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Resources of Beneficiaries
of Old-Age and Survivors Insurance



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Social Security in Review

Program Operations

THE labor force declined slightly in September, as many young workers returned to school for the fall term. A drop of 500,000 in the employed labor force brought the total down to 59.4 million, while unemployment fell by 300,000 to 3.4 million.

Personal income, which had shown a substantial rise in August, declined in September to an annual rate of \$210.8 billion, \$0.6 billion less than in the preceding month. Most of this drop was the result of a decline in unemployment insurance payments and in readjustment allowances paid to veterans. The cost of living as measured by the consumers' price index of the Bureau of Labor Statistics again increased, but only slightly—from 168.8 to 169.6. The increase was largely concentrated in fuel and food prices.

ALL BUT THREE STATES reported a decline in September in the number of initial claims filed for benefits under the State unemployment insurance systems. The total for the 48 States and the District of Columbia dropped 28 percent—from 1.4 million in August to 1.0 million. Two factors were important in the decline—the seasonal upswing in employment in many industries, and the fact that the August total had been inflated by new claims from veterans whose rights to unemployment allowances under the Servicemen's Readjustment Act had expired. During the first week of September, 218,000 initial claims were filed; although by the last week of the month the number had risen to 245,-

000, it was still less than the total for any week in August.

Weeks of unemployment covered by continued claims dropped from an all-time high of 9.9 million in August to 8.3 million, with all but two States sharing in the decline. For the country as a whole there was a drop of 16 percent, and in three New England States the declines amounted to more than 30 percent.

During an average week in September, beneficiaries were fewer than in August—1.7 million as compared with 1.9 million. The amount of benefits paid during the month dropped \$16.6 million to \$153.4 million. The decline was smaller, relatively, than that in the average weekly volume of beneficiaries, partly because of the higher average weekly payment—\$20.83 in September and \$20.54 in August.

Average weekly insured unemployment under the State and railroad programs and under the veterans' unemployment allowance program dropped for the second successive month—from 2.4 million in August to 2.1 million. The curtailment of coal shipments that followed the work stoppage in the coal-mining industry affected railroad employment and was an important factor in the 13-percent rise, to 125,600, in the average weekly volume of railroad insured unemployment. Average weekly insured unemployment under the State programs, on the other hand, dropped from 2.1 million to 1.9 million, and that under the veterans' program was cut almost in half, from 151,500 to 82,000.

About 5.9 percent of the covered workers employed during an average

month in 1948 were unemployed in the week ended September 10; the August ratio was 6.6 percent. The decline was the first in 11 months.

THE PUBLIC ASSISTANCE programs continued to expand in September; a 1.9-percent increase in expenditures brought the total to almost \$188 million. The upward trend reflects not only added recipients for each of the four types of aid but also higher average payments for the three special types of public assistance.

Old-age assistance, aid to dependent children, and aid to the blind rolls grew at about the same rate as in preceding months, with increases in most States. Although the general assistance load rose slightly, the number of cases declined in 13 States.

Average payments for each of the special types of public assistance were up somewhat less than \$1, both for the Nation and for a majority of States. As usual, there were deviations resulting from situations peculiar to individual States. Florida, for example, which had the greatest change—increases of \$19 for old-age assistance and \$17 for aid to the blind—restored reductions in payments made earlier and included in the September payments amounts to cover the reductions in effect in July and August.

Revised budget standards accounted for marked changes in Montana, New Mexico, and Utah. In Montana the reevaluation of budgets, in line with upward adjustments in standards effective in July, increased payments for aid to dependent children; averages for old-age assistance and aid to the blind were affected earlier.

New Mexico completely revised its standards and procedures for budgeting for the old-age assistance and aid to the blind programs and also reduced the maximums from \$55 to \$50. The first effects of the changes were felt in September. Payments for aid to the blind were reduced, but old-age assistance payments were increased; fewer of the latter had included items deleted from consideration in the new budget, and fewer had been at the previous maximum. The new policy in Utah provides \$5 per household for home maintenance for the aged and the blind.

Higher maximums resulted in important changes in payments in Georgia (old-age assistance and aid to dependent children), Indiana (aid to dependent children), and Nebraska (old-age assistance and aid to the blind), as well as in New Mexico.

Average payments for general assistance changed as much as \$6 in Arizona, Hawaii, and Illinois. A reduction in the case load in Arizona followed the closing of the cases of aliens who, under a recent legislative amendment, became eligible for old-age assistance; this reduction made it possible to increase the percent of need met for general assistance cases. The combined effects of substantial increases in case loads and decreased funds brought the averages down in the other two States.

IN OLD-AGE AND SURVIVORS insurance, monthly benefits totaling \$53.8 million were being paid at the end of September to more than 2.6 million persons.

More than 56,200 persons were awarded monthly benefits during September, 9 percent fewer than in the preceding month but 25 percent more than in September 1948. All types of benefits shared in the decline for the month and, except for awards to widowed mothers, in the year's increase.

Social Security and Income-Tax Collections Combined

On January 1, 1950, a streamlined plan for collecting taxes due under the Federal Insurance Contributions Act and under the income-tax withholding provisions of the Internal Revenue Code will become effective

Selected current statistics

[Corrected to Nov. 30, 1949]

Item	Septem- ber 1949	August 1949	Septem- ber 1948	Calendar year	
				1948	1947
<i>Labor Force</i> ¹ (in thousands)					
Total civilian	62,763	63,637	62,212	61,442	60,168
Employed	59,411	59,947	60,312	59,378	58,027
Covered by old-age and survivors insurance	34,800	35,100	35,500	35,300	34,000
Covered by State unemployment insurance	31,900	31,500	33,500	32,900	31,900
Unemployed	3,351	3,689	1,899	2,064	2,142
<i>Personal Income</i> ² (in billions; seasonally adjusted at annual rates)					
Total	\$210.8	\$211.4	\$216.3	\$211.9	\$193.1
Employees' income ³	136.4	136.1	139.4	134.9	123.1
Proprietors' and rental income	44.1	45.2	40.4	40.5	45.1
Personal interest income and dividends	17.5	17.3	16.5	16.2	14.8
Public aid ⁴	2.3	2.2	1.7	1.7	1.3
Social insurance and related payments ⁵	8.4	8.8	7.1	7.3	7.4
Miscellaneous income payments ⁶	2.1	1.8	2.2	2.3	1.6
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: ⁷					
Number (in thousands)	2,645	2,614	2,228		
Amount (in thousands)	\$53,775	\$53,036	\$43,929	\$543,623	\$452,000
Average primary benefit	\$25.89	\$25.84	\$25.25		
Awards (in thousands):					
Number	56	62	45	596	571
Amount	\$1,271	\$1,408	\$956	\$12,748	\$11,381
<i>Unemployment Insurance</i>					
Initial claims (in thousands)	1,013	1,415	680	10,918	9,721
Weeks of unemployment claimed (in thousands)	8,349	9,932	3,667	(*)	(*)
Weeks compensated (in thousands)	7,533	8,457	3,122	42,695	44,321
Weekly average beneficiaries (in thousands)	1,738	1,952	721	821	810
Benefits paid (in millions)	\$154	\$171	\$60	\$793	\$775
Average weekly payment for total unemployment	\$20.85	\$20.54	\$19.53	\$19.05	\$17.8
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,680	2,661	2,447		
Aid to dependent children:					
Families	560	532	453		
Children	1,423	1,402	1,160		
Aid to the blind	91	91	85		
General assistance	479	476	359		
Average payments:					
Old-age assistance	\$44.46	\$43.83	\$39.50		
Aid to dependent children (per family)	73.15	72.91	67.24		
Aid to the blind	46.10	45.39	41.47		
General assistance	48.66	48.73	44.28		

¹ Continental United States only; estimated by the Bureau of the Census except for "covered" employment, which is estimated by the Social Security Administration. Except for employment covered by State unemployment insurance, monthly figures represent employment in a specific week and annual figures, employment in an average week; for employment covered by unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period.

² Data from the Office of Business Economics, Department of Commerce.

³ Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

⁴ Payments to recipients under the 3 special public assistance programs and general assistance.

⁵ Includes old-age and survivors insurance benefits for railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workers' compensation; State and railroad unemployment insurance and temporary disability benefit and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

⁶ Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, and business transfer payments.

⁷ Includes current-payment status is subject to deduction or only to deduction of fixed amount less than the current month's benefit.

⁸ Replaces data on the number of continued claims filed. In some States, because of biweekly reporting, continued claims cover more than 1 week of unemployment. Data for calendar years 1947 and 1948 not available.

⁹ Gross: annual amounts adjusted for voids benefit checks.

on a Nation-wide basis. The plan, tried out successfully for a year in the Maryland tax district, provides for consolidating the two collections,

which up to now have been made separately. The consolidation is expected to effect substantial savings.

(Continued on page 19)

Social Security

Resources of Beneficiaries of Old-Age and Survivors Insurance

by EDNA C. WENTWORTH and MARGARET L. STECKER *

The Bureau of Old-Age and Survivors Insurance made a series of surveys between 1941 and 1944 to determine the resources of insurance beneficiaries in 19 large and medium-sized cities and to evaluate the contribution made by old-age and survivors insurance to their economic security. Earlier Bulletin articles have analyzed the individual studies and special aspects of them; the following article is taken from the summary and conclusions of a report, now in preparation, that combines the information from all the studies.

ALTHOUGH monthly benefits under old-age and survivors insurance became payable January 1, 1940, most insured workers past age 65 continued in employment after that date. A substantial number, however, filed application and became entitled to benefits. Who were these workers? Why did they apply for a benefit? What happened to them after entitlement? The experience of some of these old people and the survivors of deceased workers who became entitled during the first 3 years of benefit payments under the insurance program answers these and similar questions.

Between 1941 and 1944, representatives of the Bureau of Old-Age and Survivors Insurance interviewed 4,491 insurance beneficiaries in their homes in 19 cities. These cities were grouped in five survey areas: Philadelphia-Baltimore, St. Louis, Birmingham-Memphis-Atlanta, Los Angeles, and 12 middle-sized cities in Ohio. Information was obtained from 3,471 primary beneficiaries entitled on their own wage records (2,947 men and 524 women) and 277 aged widows and 743 widow-child groups entitled to survivor benefits. In 1944 the Bureau made a resurvey of beneficiaries originally interviewed in 1941 in St. Louis.

Each sample was selected from all the beneficiaries in the city or group of cities who had become entitled to benefits in a specified period and who had received one benefit or more after their entitlement. To get a complete

picture of the postentitlement experience of all the beneficiaries, those whose benefits had been suspended because of earnings in covered employment were included as well as those who were receiving benefits regularly each month.

The data relate for the most part to members of the beneficiary group (primary beneficiary and spouse, or widow, and unmarried children under age 18 who were living at home). They cover such background information as the beneficiary's age, health, and reasons for retirement; pre-entitlement occupation; average monthly wage; and primary and family insurance benefits. The beneficiary's postentitlement experience was studied with reference to the amount and source of the beneficiary group's income during the 12 months preceding the date of the interview; its assets, liabilities, and net worth; home ownership, living arrangement, and relatives in the household; adequacy of beneficiary group resources measured by ability to live at a maintenance level;¹ employment of members

¹ The adequacy of beneficiary group income and therefore of all beneficiary group resources could be measured only for the surveys made in 1941-42 (Philadelphia-Baltimore, St. Louis, Birmingham-Memphis-Atlanta, Los Angeles) because the cost of a maintenance level of living was not available for the 12 middle-sized cities in the 1944 Ohio survey. The Works Progress Administration maintenance budget was used as the basis for evaluating the resources of the beneficiaries because it was priced by the Bureau of Labor Statistics for the years covered by the 1941-42 surveys.

of the beneficiary group after entitlement; and the receipt of public assistance. Because the provision of adequate medical care for the low-income population has become an increasingly serious problem, consideration has also been given to the ways in which beneficiaries in the two 1944 surveys—St. Louis and the 12 middle-sized cities in Ohio—met their needs for doctor, hospital, and other health services.²

Although the facts presented were collected several years ago, most of the findings have current validity. Those relating to the adequacy of beneficiary resources are especially significant in view of the rise in consumer prices since the date of the original investigation.

Definition of Resources

The resources of the beneficiaries and their dependents who made up the beneficiary group have been classified in three categories: income, assets, and relatives in the household.

Income as a rule was the result of the past or present employment of members of the beneficiary group. Such income as insurance benefits, retirement pay, privately purchased annuities, and—though less certain—return on investments was reasonably permanent. Income from permanent sources, including 12 months' insurance benefits and the imputed income from an owned home, can be said to constitute the beneficiary's retirement income—the amount on which an aged beneficiary could count as long as he lived or on which a widow-child group could count for

² See the *Bulletin* for July and September 1943; March 1944; January, April, September, and November 1945; January 1946; August and October 1947; and February 1948. See also the June 1948 *Bulletin* for a comparison of aged insurance beneficiaries with aged assistance recipients and the aged in the general population.

* Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

the period of the children's dependency.⁴ On the other hand, postentitlement earnings from employment, unemployment insurance, workmen's compensation, and a variety of other small payments had every appearance of being temporary for the older beneficiaries. Gifts from relatives or other individuals outside the household and public and private assistance provided supplementary income but usually placed the recipients in a position of dependency.

Assets for the most part represented investments made during a beneficiary's working years. As a resource they must be balanced against his liabilities to ascertain his net worth. The possibility of a reduction in asset value through capital withdrawals cannot be measured, but in appraising the adequacy of the beneficiaries' over-all resources it has been assumed that assets exclusive of an equity in a home were usable at a moderate rate for current living.

Relatives in the household usually were an actual or potential resource to the beneficiaries by making possible reduced living costs through shared operating expenses and by providing financial aid when needed. The value of relatives as a beneficiary resource cannot be expressed directly in terms of dollars, but the extent to which relatives in the household were an asset or a liability has been appraised by comparing the adequacy of their respective resources.

General Conclusions

Few elderly workers left the labor market because they wanted to. It was only when they were ill or laid off by their employers that most of them applied for social security benefits. For these men and women, old-age benefits were in effect disability or unemployment benefits. Often those whose health permitted returned to work, supplementing an inadequate retirement income with earnings in noncovered or part-time covered employment or forfeiting their benefits in favor of earnings in full-time covered employment.

⁴The term "retirement income," although strictly applicable only to the aged beneficiaries, has also been used here to designate the comparable income of the widow-child groups.

Benefits were not large in comparison with either wages or the cost of living. Unemployment and low earnings during the depression years immediately preceding the start of monthly benefit payments in January 1940, the wage base and method of computing the average monthly wage, the benefit formula, the few years elapsed after January 1, 1937, when contributions began, and the absence of universal coverage—all combined to provide only modest benefit payments even to the few beneficiaries who were awarded the largest monthly amounts possible in 1940-42.

Yet some beneficiaries had no money income other than their insurance benefits. Their benefits were not the largest paid; they did not receive public assistance or help from relatives outside their household. Many of them, however, occupied a home with relatives and often pooled their income with the others, taking satisfaction in this sharing of joint operating expenses. Some who lived with relatives had all their benefits for their own use. It was surprising how the beneficiaries who lived alone and whose only money income was their benefits got along at all.

The relation of insurance benefits to the total resources of beneficiaries who had additional income varied widely. For some, the additional income consisted only of public assistance or help from relatives outside the household; others had additional independent income from either reasonably permanent or probably temporary sources, but it was so small in amount that only their benefits stood between them and outside aid. Other beneficiaries had larger resources but were considerably more comfortable because of their benefits than they would have been without them; and still others—a very few—would have been well off had the social insurance program never existed. For the most part, beneficiaries whose insurance benefits were relatively small had markedly less in retirement resources than those who had larger benefits.

Though beneficiaries of the insurance program were better situated than they would have been without their benefit income, most of them after entitlement had to make radical

adjustments in their way of life. Some tried to maintain their pre-entitlement level of living by going back to work or, in the case of the widows, many of whom had not previously been employed, by earning what they could at home. Beneficiaries who worked, however, often earned little, and many were too old or too infirm to add to their income by employment of any kind. Beneficiaries used their assets and incurred debts for current living; they skimped on food, went without necessary medical care, and bought no clothing. Those who owned their homes were better off for the most part than those who did not; occasionally they had relatives come to live with them. Some home owners, on the other hand, sold their homes and rented quarters that required a smaller payment for housing, or they moved to the homes of relatives. Few willingly asked for public assistance or help from relatives; eventually, however, after having exhausted every other resource, some were forced to ask for aid.

These findings are based on the experience of beneficiaries in the early years of the insurance program. In the future, beneficiaries will be older on the average than they were in these early years.

Because of their greater age and consequently impaired vigor, fewer of them may be able to take occasional jobs even if conditions for their employment are favorable. As the years go by, more beneficiaries may be forced to use more of their assets for current living, so that they will have less security from this source. Hence, if other circumstances do not change, beneficiaries in a mature program may have smaller incomes and less in assets than beneficiaries had in the early years. Counterbalancing factors may lie in revisions of the Social Security Act to provide a more liberal basic security, and in greater individual savings by employed workers as a result of the basic security promised

⁴It is estimated that in 1980 the ratio of male primary beneficiaries 75 years of age and older to those under age 75 will be more than double the 1943 ratio. (Jacob Perlman, *What is Meant by a Mature Program?*, Bureau of Old-Age and Survivors Insurance, Analysis Division, Analytical Note No. 12, Nov. 17, 1944.)

and of improved economic conditions in the years ahead, with a consequent increase in both their retirement income and assets.

Specific Conclusions

Insurance Benefits

Old-age and survivors insurance benefits provided a small but dependable income for the beneficiaries.

About 5 percent of all the beneficiary groups had been awarded the minimum family insurance benefit—\$10, \$15, or \$20 a month, depending on the beneficiary type. About 2 percent had been awarded the maximum family benefit possible for their beneficiary type when they became entitled. For aged widows the maximums were \$31.20 a month in the 1941-42 surveys and \$31.80 in the 1944 Ohio survey; for nonmarried men, men with nonentitled wife, and female primary beneficiaries, \$41.60 and \$42.40; for entitled couples, \$62.40 and \$63.60; and for widow-child groups, \$83.20 and \$84.80.

The median family benefit did not differ much from survey to survey. By beneficiary type, the range was as follows: aged widows, \$16-19 a month; female primary beneficiaries, \$18-21; nonmarried men, \$22-24; men with nonentitled wife, \$23-26; entitled couples, \$35-38; and widow-child groups, \$40-44.

Some beneficiaries in each survey had their benefits suspended for 1 month or more during the survey year because they earned more than \$14.99 in covered employment. Benefit suspensions were most frequent and longest in duration among the men with nonentitled wife. Of these groups, 1-5 percent in the 1941-42 surveys and 26 percent in the 1944 Ohio survey received no benefits during the survey year; an additional 6-18 percent had their benefits suspended for 1 to 11 months.

The median annual income from insurance benefits during the survey year was larger (\$417-486, depending on the survey) for the widow-child groups than for any other beneficiary type; from half to two-thirds received between \$300 and \$599. The entitled couples ranked second in median

benefit income (\$350-419); the proportion receiving between \$300 and \$599 varied from approximately three-fifths to three-fourths. The median benefit income was smallest (\$197-264) for the beneficiary groups in which only one person was entitled—nonmarried men, couples with non-entitled wife, female primary beneficiaries, and aged widows; with few exceptions between half and four-fifths of these types received from \$150 to \$299 in benefit income.

Money Income in Addition to Insurance Benefits

Most beneficiaries had a small money income in addition to their insurance benefits during the survey year.

From 63 to 98 percent of the beneficiary groups, depending on the survey and beneficiary type, had some money income other than their insurance benefits during the survey year. Because of more employment, usually accompanied by benefit suspensions, the couples with nonentitled wife had income other than benefits more frequently than any other beneficiary type, except in Ohio. In the Ohio survey, proportionately more younger widows worked and had income from their employment.

The median annual money income in addition to insurance benefits was smallest for the single-member beneficiary groups—nonmarried men (\$131-261), female primary beneficiaries* (\$168-389), and aged widows (\$59-269). From two-fifths to seven-eighths of these groups had no additional money income during the survey year or had less than \$300.

The couples with nonentitled wife had the highest median money income other than insurance benefits—\$385-492 in the first three surveys and \$717 in Los Angeles. In Ohio the median additional income of this beneficiary type was \$1,063, but the median for the widow-child groups was even higher, \$1,152. The median for

the widow-child groups, however, was much higher in Ohio than in the 1941-42 surveys (\$166-669). For the entitled couples, the median money income in addition to benefits ranged in the five surveys from \$231 to \$570.

Roughly three-fifths of the couples with nonentitled wife and three-fourths of the entitled couples and widow-child groups in three of the earlier surveys had nothing or less than \$600 in additional money income. Even in Los Angeles and Ohio, where earnings were more substantial than in the other surveys, half the entitled couples and about a third to two-fifths of the couples with non-entitled wife and of the widow-child groups had no money income or less than \$600 in addition to their benefits.

Total Money Income

The total money income of the beneficiaries during the survey year was typically small.

The smallest total money incomes from all sources were received by the single-member beneficiary groups. The median total money income for these types during the survey year ranged from \$259 to \$446 in the three earliest surveys and from \$476 to \$553 in Los Angeles and Ohio. From one-fourth to three-fifths of them in the first three surveys and from one-tenth to three-tenths in the other two surveys had less than \$300. Fewer than a seventh of any single-member beneficiary type had an annual money income of \$1,200 or more, except in the 1944 Ohio survey, where—because of wartime earnings—almost a quarter of the nonmarried men had as large an income.

Higher annual incomes were received by the couples and widow-child groups. Their median total money income ranged from \$621 to \$777 in the first three surveys, from \$921 to \$1,109 in Los Angeles, and from \$1,007 to \$1,584 in Ohio. From three-tenths to half of these beneficiary types in the three earliest surveys, however, and from a twelfth to a fourth in Los Angeles and Ohio, had total money incomes of less than \$600. An appreciable proportion (28-64 percent) in Los Angeles and Ohio had \$1,200 or more; in the first three surveys the

* All female primary beneficiaries are included with the single-member beneficiary groups, although about an eighth of them were married and living with their husbands. The husband's income is included with that of the beneficiaries.

proportions ranged from 12 to 25 percent.

Sources of Money Income

The money income of the beneficiaries was often derived from a variety of sources; some were reasonably permanent, others were probably temporary, and some provided a supplement to the beneficiaries' independent income that tended to make them dependent.

The pattern of income sources differed by beneficiary type and by survey, depending largely on the extent to which members of the beneficiary group had earnings or interest on a savings account, or received public assistance. Because of the small number of aged widows included in the sample, a satisfactory analysis of their income pattern could not be made.

From 8 to 37 percent of the beneficiary groups in the three earliest surveys had no money income except their insurance benefits; the proportion was smaller in Los Angeles (3-8 percent) where the public assistance law permitted a liberal supplementation of benefits, and in Ohio (2-18 percent) where the public assistance standards also were liberal and wartime earnings were more frequent than in the other surveys. More non-married men (5-19 percent) and aged widows (4-37 percent) than other beneficiary types (2-18 percent, with one exception) derived all their income from insurance benefits.

Insurance benefits constituted the only independent permanent money income of some beneficiary groups who had other income derived from earnings and comparable temporary sources or from public assistance and other supplementary sources. In the 1941-42 surveys combined, these beneficiaries comprised 22 percent of the aged widows, 31 percent of the entitled couples, and 36-45 percent of the other four beneficiary types. In the 1944 Ohio survey the corresponding proportions ranged from 19 to 31 percent.

Some beneficiary groups who had a money income in addition to insurance benefits derived all of it from independent permanent sources. They

constituted from 16 to 39 percent of the six beneficiary types in the four 1941-42 surveys combined and from 4 to 24 percent in the 1944 Ohio survey. From 19 to 31 percent of the beneficiary groups in the 1941-42 surveys combined and from 37 to 63 percent in the 1944 Ohio survey received some money income in addition to benefits both from independent permanent sources and from temporary or supplementary sources.

The highest money incomes were usually reported by beneficiaries who had a combination of benefits, earnings, and income from assets, and by beneficiaries who had a combination of benefits, retirement pay, and income from assets. The smallest money incomes were reported by beneficiaries who had only benefits, or who had benefits and public assistance or contributions from relatives.

Retirement Income

The independent money income of the beneficiaries from permanent sources, including the imputed income from an owned home and 12 months' benefits, was usually small and as a rule was less than their income during the survey year.

Roughly two-fifths to three-fifths of the different beneficiary types in the various surveys had no independent permanent money income other than their insurance benefits. From 78 to 94 percent of the single-member beneficiary groups had no such additional income or had less than \$300; from 77 to 99 percent of the multi-member groups had less than \$600. The addition of the imputed income from an owned home to their independent permanent money income raised the economic level of some beneficiary groups, but on the whole the proportions with little in the way of retirement income changed only slightly.

If account is taken of the total retirement income of the beneficiary groups from all permanent sources, including 12 months' insurance benefits as well as other independent permanent money income and imputed income from an owned home, half the female primary beneficiaries would have had a retirement income of less

than \$248-296 a year in the various surveys. The nonmarried men and aged widows were slightly better off; their median retirement income ranged from \$264 to \$485. The median retirement income of the entitled couples and widow-child groups varied from \$505 to \$743 in the different surveys. Because only the man received a benefit, the corresponding figures for the couples with nonentitled wife were somewhat smaller—\$318-650. With minor exceptions, from two-fifths to two-thirds of the single-member beneficiary groups, depending on the survey, would have had less than \$300 a year in retirement income. From about a third to somewhat more than half of the entitled couples, from two-fifths to three-fourths of the couples with nonentitled wife, and from two-fifths to three-fifths of the widow-child groups would have had less than \$600 a year in retirement income.

Assets, Liabilities, and Net Worth

The assets of most beneficiaries exceeded their liabilities, but their net worth was usually low; only a small proportion had assets, other than an equity in a home, sufficient for their lifetime needs if used at a moderate rate.

Of all the beneficiary types, the couples and aged widows had the highest net worth. In three of the four 1941-42 surveys their median net worth at the end of the survey year ranged from \$1,602 to \$2,869, and in one—Birmingham-Memphis-Atlanta—from \$353 to \$1,104. At least half the nonmarried men, female primary beneficiaries, and widow-child groups in these four surveys had a net worth of less than \$449, except for the widow-child groups in Los Angeles, who had a median net worth of \$1,000. The rankings of the beneficiary types according to their net worth were about the same in Ohio in 1944 as in the earlier surveys, but the medians were larger—approximately \$4,000 for the couples, \$3,100 for the aged widows, and from \$877 to \$1,707 for the nonmarried men, the female primary beneficiaries, and the widow-child groups.

The beneficiaries' principal asset as a rule was their equity in a home; their principal liability was the unpaid balance due on its purchase price. Some beneficiaries had bank accounts and investments in real estate other than a home and in stocks, bonds, and notes secured by mortgages. Two-fifths to four-fifths of the different types of primary beneficiaries and widow-child groups and three-fifths to four-fifths of the aged widows had savings or investments of one kind or another.

Home ownership was more common in the middle-sized Ohio cities than in the large cities and among the couples and the aged widows than among the other beneficiary types. In Ohio about three-fourths of the couples and two-thirds of the aged widows, and in the other surveys from half to two-thirds of the couples and from two-fifths to half of the aged widows, had an equity in a home. Somewhat more than two-fifths of the nonmarried men and female primary beneficiaries in Ohio and roughly a fifth in the large cities were home owners. From a third to half of the widow-child groups in all the surveys owned their homes. Most home-owning beneficiaries had other assets; most of those who did not own their homes had no assets of any kind.

The value of beneficiary assets other than an equity in a home was typically small. Among the home owners the median value of additional assets did not exceed \$1,000 except in Los Angeles, and among most of the beneficiary types in most of the surveys the median value of assets other than a home was considerably less than \$1,000. For those not owning homes the median value of all assets did not reach \$450, and for most of the beneficiary types in most of the survey areas the median value of assets of this group was zero.

Assets other than an owned home provided little financial security for most beneficiaries. Only 9-16 percent of the male primary beneficiaries in three of the earlier surveys and 23 and 24 percent in Los Angeles and Ohio, respectively, had assets enough to last for their life expectancy if withdrawn at the rate of \$25 a month. For the female primary beneficiaries the corresponding proportions were

3-14 percent, depending on the survey.

Some beneficiaries were using their assets to supplement their current income. From 22 to 34 percent of the primary beneficiaries in three surveys and from 12 to 25 percent in Birmingham-Memphis-Atlanta and Ohio withdrew assets to meet living expenses during the survey year; the median amounts used were between \$100 and \$300. In the three Southern cities a relatively large proportion of the beneficiaries had no assets to use, whereas in Ohio a relatively large proportion had assets but did not need to use them. From 28 to 54 percent of the aged widows and widow-child groups used some of their assets during the survey year; the amounts withdrawn averaged about the same as among the primary beneficiaries.

From 63 to 89 percent of the primary beneficiary groups included at least one member who carried life insurance, except that for the nonmarried men and female primary beneficiaries in Los Angeles the proportions were 36 and 43 percent, respectively. In Philadelphia-Baltimore, the only survey where detailed information about insurance policies was obtained, almost a third of the nonmarried men and couples either had no life insurance or had policies with no cash surrender value, and not more than a fourth had policies whose cash surrender value was \$500 or more; only a sixth of the female primary beneficiaries had policies with a cash surrender value as high as \$250.

Relatives in the Household

Beneficiaries tended to keep the same living arrangement they had before their entitlement; those who shared a home with relatives were more often helped than burdened by this arrangement.

About half the beneficiaries were living with relatives or had relatives living with them at the end of the survey year; the proportions ranged from a fourth of the entitled couples in Los Angeles to three-fourths of the aged widows in St. Louis. As a rule the beneficiaries who most frequently lived in a household with relatives were the nonmarried men, the female

primary beneficiaries, and the survivor groups. The couples more often lived by themselves.

Roughly 2-8 percent of the primary beneficiaries in the various surveys had combined households with relatives after their entitlement or during the preceding year in anticipation of their retirement; in the same period a smaller proportion of joint households previously maintained were dissolved, principally because older children left home. The aged widows and the widow-child groups had entered into joint living arrangements with relatives from two to six times as frequently as the primary beneficiaries, but the proportion terminating such arrangements was about the same as among the primary beneficiaries.

In Ohio, the only survey where information about children living outside the household was obtained, from 23 to 56 percent of the aged beneficiaries, depending on the type, were living by themselves although they had grown children with whom they might possibly have lived.

From 17 to 25 percent of the couples, female primary beneficiaries, and aged widows in three of the earlier surveys probably received part of their living during the survey year from relatives with whom they shared a home; 20-32 percent of the widow-child groups and 9-13 percent of the nonmarried men may have been similarly helped. In Los Angeles, where there were fewer joint households, from 5 to 17 percent of the different beneficiary types probably received financial help from the relatives with whom they shared a home.⁴ On the other hand, approximately 5-15 percent of the beneficiaries in the various surveys probably contributed to the support of one or more relatives in their homes; some beneficiaries completely supported grown children or other adults who lived with them.

The beneficiaries who shared a home with relatives on apparently equal terms (about 5 percent) were possibly better off than those who lived alone, since in an emergency the relatives' resources might be available.

⁴A similar analysis could not be made for the Ohio cities in 1944 because the facts necessary for a comparison were not available.

Beneficiary Resources and the Level of Living

Most beneficiaries could not live at a maintenance level on their retirement income and their assets; a majority could live at a maintenance level during the survey year only because they also had temporary or supplementary income or lived with relatives who could aid them.

About two-thirds of the primary beneficiaries and between half and three-fifths of the aged widows in the 1941-42 surveys did not have enough retirement income and assets to live at a maintenance level for the rest of their lives. The cost of the maintenance level ranged from \$296 to \$976, depending on the composition of the beneficiary group, the living arrangements, and the survey. On the basis of their nonrelief income only, approximately two-fifths to three-fifths of the aged beneficiaries and a still larger proportion of the widow-child groups could not have lived at a maintenance level during the survey year. Nonrelief income has been defined to include money income from all sources, except public and private assistance, and the imputed income from an owned home.

Some beneficiaries received public assistance, used their assets, or were helped by relatives with whom they shared a home. Even when these resources are added to their nonrelief income, roughly 20-30 percent of the primary beneficiaries would not have been able to live at a maintenance level during the survey year. The total resources of 6-32 percent of the aged widows and of about 35 percent of the widow-child groups were similarly inadequate for a maintenance level of living.

Beneficiaries and Public Assistance

Relatively few beneficiaries received public assistance; others probably were eligible, but most beneficiaries tried to get along without outside aid.

About a third of the female primary beneficiaries, three-tenths of the non-married men, a fifth of the entitled couples, and a seventh of the aged widows either received public assist-

ance or probably were eligible to receive it. About an eighth of the primary beneficiaries and their spouses and a sixteenth of the aged widows and widow-child groups in all the surveys combined received public assistance as a supplement to their own independent resources during the survey year.

About three-tenths of the nonmarried men, entitled couples, and female primary beneficiaries and a fourth of the aged widows' lived on current incomes as low as or lower than the local public assistance level among the beneficiaries but did not receive assistance.* The public assistance level ranged from \$300 to \$480 for single aged men and women and from \$500 to \$960 for aged couples, the amount depending on the survey. Some beneficiaries with a low income but not receiving public assistance would have been disqualified for such assistance because of their assets, because they lived with children who could help them, or because they were unable to meet the State residence requirements. About a seventh of the primary beneficiary groups, however, and a twelfth of the aged widows apparently were eligible for public assistance but had not applied for it. Most of them had been self-supporting during their working lives, and despite an inadequate income they preferred not to apply for public aid.

Changes in Beneficiary Resources

The resources of most beneficiaries who were completely retired have not*

* A comparable analysis of the resources of couples with nonentitled wife and widow-child groups in relation to the public assistance level was not made because of the wide range in requirements for these types based on differences in size of family, sex, and age.

* The local public assistance level has been defined in this study as the largest amount of regular income reported by any beneficiary group who lived by themselves in a rented dwelling and received public assistance, when the receipt of insurance benefits had obviously been taken into consideration in determining the amount of the public assistance payments.

* The widow-child groups in which neither the widow nor any of the dependent children were employed have been included here among the "completely retired."

increased with the rise in consumer prices.

Exact information as to changes in beneficiary resources after a lapse of time is available only for St. Louis. Half the primary beneficiaries and seven-eighths of the aged widows were completely retired both in the original survey (1941) and in the resurvey (1944); 28 percent of the widows with entitled children did not work in either survey year.

Consumer prices increased about 11 percent in St. Louis between the end of the first (October and November 1941) and second (April-June 1944) survey years. During the same period the money income of some beneficiaries decreased. Taking into account the rise in prices, the real income (measured by purchasing power) of retired beneficiaries decreased \$50 or more for approximately nine-tenths of the entitled couples, three-fifths of the nonmarried men and couples with nonentitled wife, and two-fifths of the female primary beneficiaries and aged widows. Almost half the retired female primary beneficiaries, a third of the retired aged widows, and a sixth of the retired male primary beneficiaries had approximately the same real income in the second as in the first survey year. For these beneficiaries, higher living costs in the second year had been offset by small increases in investment income, gifts from relatives outside the household, or public assistance. A fifth of the retired aged widows and about a tenth of the retired primary beneficiaries had a higher real income in the second than in the first survey year, largely as the result of increased income from rented real estate or securities.

More than half the widows with entitled children, more than two-fifths of the men with nonentitled wife, a third of the nonmarried men, a fourth of the men with entitled wife and female primary beneficiaries, and a twelfth of the aged widows had larger earnings during the second than during the first survey year. The higher earnings of most of these beneficiaries more than compensated for the increase in their costs of living.

Beneficiaries who had cash assets had as a rule less on hand or in the bank at the end of the second survey

year than at the end of the first. While a small part of the difference was accounted for by the withdrawal of funds for the purchase of Government bonds or other securities, most of it occurred because beneficiaries had used their assets to supplement incomes that were inadequate for current living. The assets of many beneficiaries who owned their homes or other real estate or securities had increased largely because of the wartime rise in market values and not because of additional investments.

More joint households of beneficiaries and their relatives were dissolved between 1941 and 1944 than were established in the same period. When homes were shared, the relatives on the average were better able to assist the beneficiaries in the later than in the earlier year. As a result, some beneficiaries whose own incomes were insufficient to meet the increased cost of living were as well or better off in 1944 than in 1941.

In any period of rising prices, completely retired beneficiaries anywhere might have the same experience as the retired St. Louis beneficiaries. The consumers' price index of the Bureau of Labor Statistics for 34 large cities rose approximately 67 percent between June 1941 and the peak in August 1948; in April 1949, the increase was 62 percent. Beneficiaries who were successful in obtaining employment might earn enough to compensate for the increased cost of living, but among those unable to work or to find a job the pinch of a comparatively fixed income often would be severe.

Insurance Benefits as an Incentive to Retirement

Insurance benefits did not offer much inducement to eligible aged workers to retire; few beneficiaries retired voluntarily, and many of the able-bodied returned to work because their retirement resources were inadequate.

Fifty-four percent of the male and 42 percent of the female primary beneficiaries in all the surveys combined had lost their jobs in covered employment on the initiative of their employers. Most of the others had quit for health reasons. Only about 5 per-

cent of the men and women had retired voluntarily, and a fifth of these returned to work; the others had adequate resources—in many instances considerably above the requirements for a maintenance level of living.

About two-fifths of the men in the 1941-42 surveys and somewhat more than half those in the 1944 Ohio survey were gainfully employed at some time during the survey year; women who were primary beneficiaries were gainfully employed less frequently. Most of the employed beneficiaries did not work full time. Beneficiaries who had enough resources of their own to live on, or whose security was otherwise provided for, were not as a rule interested in employment. Those who worked after their entitlement usually did so because their retirement incomes were inadequate. Their earnings usually were smaller when benefits and other reasonably permanent income were low than when resources were more ample, largely because the beneficiaries with the most limited resources frequently worked at unskilled or casual jobs.

Relative Economic Security of Six Beneficiary Types

Few beneficiaries of any type had real economic security; the aged widows and entitled couples were most adequately provided for, the widow-child groups, least.

The relative security of the different beneficiary types was evaluated by comparing the proportions whose resources were adequate for a maintenance level of living for the life expectancy of the aged beneficiaries or the period of dependency of the survivor children. Two measures of resources were used: (1) the retirement income of the beneficiary group, plus their assets prorated over the period; (2) these economic resources, plus possible help from relatives in the household. Though help from relatives may continue as long as a beneficiary needs it, the long-run security of both the aged beneficiaries and the widow-child groups depends on each group's retirement income and assets.

The beneficiary types that were "best off" were the aged widows and entitled couples; 44 and 41 percent, respectively, could have lived at a

maintenance level for the rest of their lives on their retirement income and assets. If the income of the entire family had been pooled in households that the beneficiaries shared with relatives, considerably larger proportions of the aged widows (64 percent) and entitled couples (57 percent) would have had resources enough for a maintenance level of living.

"Next best off" were the nonmarried men, the couples with nonentitled wife, and the female primary beneficiaries, of whom 34, 32, and 31 percent, respectively, had enough retirement income and assets for their lifetime needs at a maintenance level of living. When possible help from relatives in the household is added to their retirement income and assets, 50 percent of the nonmarried men and couples with nonentitled wife and 48 percent of the female primary beneficiaries would have had sufficient resources for long-run security at a maintenance level of living.

"Worst off" were the widow-child groups. Only 18 percent of these groups could have lived at a maintenance level on their own retirement income and assets until the youngest child in the group attained the age of 18. Relatives in the household helped to assure a maintenance level of living for proportionately more widow-child groups than any other beneficiary type. But even after the advantages of pooled resources are considered, only 38 percent of the widow-child groups could have counted on long-run economic security at least at a maintenance level of living.

The retirement income of the aged widows was considerably smaller than that of the entitled couples, not only because the widows' insurance benefits were less but also because fewer of them owned their homes. On the other hand, their assets—apart from home ownership—were as substantial as those of the entitled couples, and, since more of the widows had the advantage of reduced expenses resulting from sharing a home with others, their cost of living at a maintenance level was lower. Hence, with no financial assistance from relatives in the household, the proportion of aged widows who had a retirement income adequate for a maintenance level of living compared favorably with the

proportion of entitled couples; when family resources are pooled, proportionately even more of the widows would have had a retirement income at a maintenance level.

The retirement income of the couples with nonentitled wife was, on the average, somewhat larger than that of the nonmarried men or the female primary beneficiaries. Two persons were dependent, however, on the couples' resources, whereas only one was dependent on the resources of the nonmarried men and most of the female primary beneficiary groups. The couples with nonentitled wife therefore had no greater economic security than these other two beneficiary types.

The retirement income of the widow-child groups was, on the average, as large as that of the aged beneficiaries or larger, depending on the beneficiary type, although fewer widows owned their homes and their other assets were less valuable. Their resources, however, provided for the needs of more persons per beneficiary group than the resources of the other beneficiary types, hence a considerably smaller proportion had retirement resources adequate for their needs at a maintenance level. While help from relatives was available to some of them, it did not raise the proportion of widow-child groups who were assured at least a maintenance level of living up to the proportion of the aged beneficiaries who were similarly situated.

Relative Economic Security of White and Negro Beneficiaries

Negro beneficiaries, both primary and survivor, had notably less adequate resources than white beneficiaries.

Only in the Birmingham-Memphis-Atlanta survey were there enough Negro beneficiaries to permit a comparison of Negro and white beneficiary resources.¹⁹ A third of the beneficiaries in these cities were Negroes, as compared with less than 5

¹⁹ Since the sample included only 7 Negro female primary beneficiaries and 6 Negro aged widows, these two types are excluded from the comparison.

percent in all the other surveys combined. The Negro beneficiaries in the three Southern cities had usually worked in unskilled occupations where wages were low, while the white beneficiaries had usually worked in skilled and better-paid jobs. Thus two-thirds of the Negro men but only a fifth of the white men had been laborers or coal-mine and other operatives; 6 percent of the Negro men but slightly more than half the white men had worked in clerical and sales occupations or as craftsmen. This difference in kind of work before entitlement, plus the greater irregularity of Negro employment, resulted in a median average monthly wage of \$50 for the Negro male primary beneficiaries; that of comparable white beneficiaries was \$76.

The monthly benefits awarded the Negro nonmarried men, men with nonentitled wife, and entitled couples averaged \$17, \$19, and \$29, respectively; the corresponding averages for white beneficiaries were \$22, \$24, and \$35. Seven percent of the Negro men as compared with 17 percent of the white men received retirement pay from their former employers; the Negro men's retirement pay averaged \$180 in the survey year, the white men's, \$628. Ten percent of the Negro but 42 percent of the white beneficiary groups had income from assets; for the Negroes this income averaged \$65, for the whites, \$417. About the same proportion of the beneficiaries of each race (47 percent of the Negroes and 45 percent of the whites) had earnings from employment during the survey year, but for the Negroes who worked these earnings averaged \$173, while for the whites they averaged \$720. Proportionately fewer Negro (9 percent) than white (16 percent) beneficiaries had relatives outside the household who contributed to their support. A slightly larger proportion of the Negroes (6 percent) than of the whites (4 percent) received public assistance.

Half the Negro male primary beneficiary groups had money income of less than \$371 during the survey year; the corresponding median for the white groups was \$750. The retirement income of the Negro beneficiaries was markedly lower than the

comparable income of the white beneficiaries; for the Negroes the median was \$262, for the whites, \$656. The Negroes also had considerably less in the way of assets than the white beneficiaries. Three-fifths of the Negro nonmarried men and couples, as against a third of the comparable white beneficiary groups, either had no assets or had none in excess of their liabilities. One percent of the Negro groups but 28 percent of the white groups had a net worth of \$3,000 or more. A third of the Negro but half the white beneficiaries were home owners.

The Negro male primary beneficiaries shared a home with relatives as often as the white (50 percent), but whereas the whites' relatives were usually adult children, the Negroes' relatives were more often nieces, nephews, cousins, uncles, and aunts. Moreover, the relatives in the Negro beneficiaries' household were far less able to contribute to the beneficiaries' support than were the white beneficiaries' relatives.

Almost all (98 percent) of the Negro male primary beneficiary groups had too little retirement income and assets to provide them with a maintenance level of living for the rest of their lives; 67 percent of the comparable white groups were so situated. If to these resources possible help from relatives in the household is added, the proportions whose long-run resources were inadequate for a maintenance level of living would have been 93 percent of the Negroes and 45 percent of the whites. If, instead of retirement income, account is taken of income received during the survey year from all sources (including imputed income from an owned home), plus assets used for current living and possible help from relatives in the household, 81 percent of the Negroes and 25 percent of the whites would not have had sufficient resources to permit them to live at a maintenance level during the survey year.

There was the same contrast in the economic situation of the Negro and white widow-child beneficiary groups as in the Negro and white male primary beneficiary groups. The Negroes had a smaller money income and less in assets than the whites, although the Negro groups averaged

one more dependent child than the white groups. Half the Negro widow-child groups had a money income of less than \$531; the comparable median income for the white groups was \$855. More than half the Negro in comparison with a third of the white widow-child groups had no assets in excess of liabilities. The Negroes less frequently than the whites shared a home with relatives, and when there were relatives in the household the relatives were less able to help the Negro widows. When all resources are taken into account (money income plus imputed income from an owned home, assets used, and possible help from relatives in the household), 91 percent of the Negro widow-child groups but 29 percent of the comparable white groups could not have lived at a maintenance level during the survey year.

The resources of the white beneficiaries in the three Southern cities compared favorably with the resources of the beneficiaries in the other surveys. The smaller resources of the Negro beneficiaries in Birmingham-Memphis-Atlanta were responsible for the comparatively unfavorable position of the beneficiaries as a group in that survey.

Family Insurance Benefit and Beneficiary Resources

Beneficiaries with the largest family insurance benefits as a rule had the largest money income during the survey year and the largest retirement income; they most frequently owned their homes and had total assets of greatest value. A majority of the beneficiaries with the smallest family insurance benefits had few additional economic resources.

A comparison of the resources of beneficiary groups in different family insurance benefit brackets is significant in evaluating the benefit structure of the insurance program if the comparison is limited to a single beneficiary type. It would be misleading, however, to compare the resources of beneficiary groups of different types in any one family insurance benefit bracket. The primary insurance benefit is roughly indicative of the earning capacity of the primary beneficiaries and deceased wage earners

before entitlement or death. Obviously, in a given family benefit bracket the beneficiary groups who received only the primary benefit (nonmarried men, men with nonentitled wife, and female primary beneficiaries) or three-fourths of it (aged widows) were on a somewhat higher economic level before entitlement than the groups who were in the same bracket because they received two or more benefits on one wage record (entitled couples and widow-child groups). This difference is particularly apparent in the assets and income from assets of the different beneficiary types in the survey year.

When the family insurance benefit of the aged beneficiaries was less than \$20, the median group income (both money income received during the survey year and retirement income), the median net worth, and the proportion owning homes were markedly smaller than when the family benefit was \$40 or more. When the family benefit was less than \$20, only a small proportion (9-19 percent) of the male primary beneficiaries had enough retirement resources to meet the cost of a maintenance level of living; when the family benefit was \$40 or more, a much larger proportion (73-100 percent) were so situated. There was no consistent relationship between the amount of the family benefit and the proportion of beneficiary groups sharing a home with relatives, since living arrangements were determined as much by family considerations as by economic circumstances.

A similar contrast existed between the level of resources of the widow-child groups awarded the lowest (under \$30) and the highest (\$50 or more) family insurance benefits.¹¹ The widow-child groups with the highest benefits had more resources than those with the lowest benefits, but the resources were small at both benefit levels. Only 30 percent of the widow-child groups who were award-

ed the highest family benefit had enough retirement income and assets for a maintenance level of living. Although this proportion was considerably larger than for those in the lowest benefit bracket (8 percent), it represents a situation inferior to that of the aged beneficiaries in the highest benefit bracket.

Medical Care of Beneficiaries

Most beneficiaries had some expense for medical care during the survey year; many had incomes inadequate for the medical care they needed. They used their assets, had help from relatives or public welfare agencies, or incurred debts; some went without medical care.

From two-thirds to six-sevenths of the various aged and survivor beneficiary types in the Ohio and St. Louis surveys in 1944 reported having medical care during the survey year. These were the only surveys in which information on medical care costs was obtained. The median amount spent for medical care by the nonmarried men and female primary beneficiaries who had such expenditures ranged from \$30 to \$35; the corresponding median for the aged widows and widow-child groups ranged from \$50 to \$65, and for the two sets of couples—those with entitled wife and those with nonentitled wife—from \$60 to \$90. Six couples spent between \$850 and \$2,000 for medical care during the survey year; a few received free medical care.

The amount of expense incurred for medical care bore little relationship to the level of beneficiary group resources. One-fifth of all the couples had medical care costs equal to 15 percent or more of their money income. Half of these, however, were not able to pay for their medical care out of income but met the extraordinarily heavy expenses by using their savings in amounts ranging from \$45 to \$2,000 or by obtaining help from their adult children. Some had unpaid doctor bills ranging up to \$1,300.

Some beneficiaries who spent nothing or less than \$25 for medical care during the year may have needed a physician's services, or more than they got, since they reported that

¹¹ The lowest and highest family insurance benefit intervals for the widow-child groups were set at under \$30 and \$50 or more, respectively, because the number of persons entitled on a deceased wage earner's wage record as a rule was larger and the family insurance benefit consequently was higher than in the case of any of the aged beneficiary types.

their health was too poor for them to do any kind of work. In this category were a fourth of all the married men. Inability to pay for medical care undoubtedly explains its lack in many of these cases, because two-thirds of the couples who had no medical

care or spent very little for it had a money income of less than \$900. As the beneficiaries grow older, their need for medical care will increase. At the same time the income and assets of many will decline.

A large majority of the widow-

child groups had insufficient money income or other resources to defray the cost of a serious illness. Some widows drew on their assets or went into debt, and some postponed operations or other medical care needed by themselves or their children.

Notes and Brief Reports

Use of Pay-Roll Deductions by Federal Credit Unions

Year-end financial and statistical reports made to the Bureau of Federal Credit Unions show that, as of December 31, 1948, almost 1,300 or 38 percent of the 3,410 occupational-type Federal credit unions were using pay-roll deductions to collect members' payments on shares and loans. Federal employee credit unions made up the largest single group of Federal credit unions not using pay-roll deductions.

Federal credit unions operating with a system of pay-roll deductions were fewer in number than those without such a system. They had, however, greater assets, their members held more shares, and their outstanding loans were higher (table 1).

When averages are used instead of totals, additional significant differences appear (table 2). Federal credit unions with pay-roll deductions

had, for example, a lower average potential membership but a higher average number of actual members; the ratios of actual to potential membership in the two categories were 53.2 and 36.6 percent. An employer's provision for pay-roll deductions is apparently considered an endorsement of the plan, and this probably has a positive effect on employees' participation in the credit union.

The average loan granted during 1948 was approximately the same amount for both categories. Members of Federal credit unions with pay-roll deductions apparently make more use of the loan service provided by their credit union, however, since relatively more loans were granted to them—93 for every 100 members in contrast to 64 per 100. At the same time, the lower percentage of delinquency for Federal credit unions with pay-roll deductions (3.7 percent compared with 8.3) indicates that such deductions are an important aid in collecting loans, and—since the better control of delinquency undoubtedly tends to liberalize loan policies and credit committee operations—they are also a factor in promoting a more complete loan service to members.

In the organizations with pay-roll deductions, members have average share balances of \$175; in the other category, members had an average of \$122. This substantial difference warrants the conclusion that the former type of organization is on the average more effective in promoting thrift among members.

Federal credit unions with pay-roll deductions had a slight advantage in the relationship of net earnings to total income; their ratio was 60.6, as compared with 56.3 for the other category. This difference is at least partly explained by the fact that pay-roll deductions simplify the collection

of payments by cutting down the number of window transactions and thus reducing the operating costs.

When all Federal credit unions of the occupational type are classified by the year chartered, it is found that those with pay-roll deductions are somewhat older, on the average, than the others. Membership, ratio of actual to potential members, total assets, average share holdings, average net earnings, and volume of loans are higher for the Federal credit unions that have been in operation for longer periods. The rate of growth is faster for the Federal credit unions with pay-roll deductions.

Table 2.—*Selected averages of occupational-type Federal credit unions with and without pay-roll deductions, as of December 31, 1948*

Item	With pay-roll deductions	Without pay-roll deductions
Number of occupational-type Federal credit unions	1,284	2,126
Members:		
Actual	667,306	810,490
Potential	1,254,218	2,217,166
Shares (members' savings)	\$116,887,486	\$98,900,508
Assets	\$127,239,720	\$109,556,178
Loans outstanding:		
Number	278,421	317,520
Amount	\$62,441,934	\$61,628,078
Delinquent loans:		
Number	15,115	36,714
Amount	\$2,280,960	\$5,105,916
Loans granted, 1948:		
Number	622,443	520,521
Amount	\$137,635,524	\$114,060,991
Income, 1948	\$0,676,424	\$6,281,730
Expenses, 1948	\$2,625,451	\$2,750,944
Average income, 1948	\$5,200	\$2,955
Average expenses, 1948	\$2,045	\$1,294
Average net earnings, 1948	\$3,155	\$1,661
Ratio (percent) of net earnings to total income	60.6	56.3

Amendments to the Civil Service Retirement Act

Eleven laws dealing with various phases of the civil-service retirement program were enacted by the Eighty-first Congress in its first session. Some of these were relatively minor technical changes, whereas others will have considerable effect on the employees covered by this program. The following brief summary gives a general description of the new provisions.

Public Law 98 permits individuals separated from the service between January 24, 1942, and March 31, 1948, who had at least 10 years but less than 20 years of civilian service, to withdraw their contributions from the fund; they thus forfeit rights to deferred annuities. Previously they could withdraw their contributions only if they had less than 10 years of civilian service. The amendment places employees with 10-19 years of service and separated between the dates indicated in a position comparable to that of persons with similar service separated after March 31, 1948.

Public Law 123 permits individuals to purchase service credit for any periods for which deductions were supposed to have been made, but were not made due to error of the agency. Just as in the case of any service for which deductions are not made, the employee will nevertheless receive in effect credit for the Government's portion of the annuity for such service, even though he does not make such service-credit purchase.

Public Law 180 provides that the separate retirement systems for the Canal Zone and for the Alaska Railroad shall be merged with the civil-service retirement system. As a result of numerous liberalizations of the Civil Service Retirement Act, the benefits thereunder become far more liberal than those under these two separate systems, so that the covered employees of these two smaller systems gain from the mergers. The amendment contains a number of necessary coordinating provisions and maintains a few special benefit features for employees covered by the two previous systems. For instance,

an additional annuity is given to employees who had service in the early years of operation of the Panama Canal and the Alaska Railroad; also the mandatory retirement age is 62, instead of 70, for Canal Zone and Alaska Railroad employees who have 15 years of service there.

Public Law 199 exempts from compulsory coverage certain temporary employees of the Library of Congress and of the Judicial Branch of the Government.

Public Law 212 extends from 6 months to 1 year the period following termination of employment during which an individual can file a claim for disability annuity if the disabling condition is essentially chronic, deteriorative, or progressive in nature and exists at the date of separation.

Public Law 235 provides that the special annuity formula applicable to individuals engaged in the enforcement of criminal laws (which permits such individuals to retire at age 50 with 20 years of such service) shall relate to the highest 5-year average salary rather than to the average salary over the last 5 years of service. This change results in the same average wage concept being used for this special formula as is used in the general formula applicable to all employees under the civil-service retirement program.

Public Law 254 extends to January 30, 1950, the period within which existing legislative employees may elect to come under the civil-service retirement program. The general provision of the law is that such employees must elect coverage within 6 months after date of appointment. This provision has been repeatedly extended for existing employees who did not make such election in time. For instance, in the 1948 amendments (Public Law 426, 80th Congress, approved February 28, 1948), extension was made to July 1, 1948, for those who had not previously elected to participate.

Public Law 267 permits employees who were involuntarily separated during the 2-year period beginning July 1, 1945, and who had 25 years of service but had not attained age 55, to obtain immediate reduced annuities just as may employees with similar qualifications separated after June 30,

1947. Under the previous law, special annuities were payable to those involuntarily separated after June 30, 1945, with the joint requirement of 25 years of service and age 55. The 1948 amendments abolished the age requirement for those separated after June 30, 1947, but did not apply retroactively for the 2 previous years when this special provision was available but with the age restriction. Public Law 267 eliminates this inconsistency.

Public Law 310 liberalizes the factors applicable to married male annuitants who elect a joint and survivor annuity and, in addition, makes these options available to retired married women who may elect survivor benefits for their husbands. The amendment is effective only for employees retiring after September 29, 1949. Under the amendment, the reduction in the employee's annuity is 5 percent of the first \$125 of monthly annuity and 10 percent of the excess annuity over \$125 if the spouse is aged 60 or over. A further reduction of $\frac{3}{4}$ of 1 percent is made for each full year the spouse is under age 60, with the maximum reduction being 25 percent. The surviving spouse, however, receives 50 percent of the full annuity before reduction, but this is payable only after such surviving spouse attains age 50, and it ceases on remarriage. Reduction factors to be applied according to the age of the spouse are shown below:

Age of spouse	Factor (percent) for—	
	First \$125 of monthly annuity	Excess over \$125 of monthly annuity
33 and under.....	75	75
40.....	80	75
45.....	83 $\frac{1}{2}$	78 $\frac{1}{2}$
50.....	87 $\frac{1}{2}$	82 $\frac{1}{2}$
55.....	91 $\frac{1}{2}$	86 $\frac{1}{2}$
60 and over.....	95	90

For example, consider a man who has a monthly annuity of \$200 and whose wife is age 50. If he elects the joint and survivor annuity option, his annuity will be reduced to \$171.25 (87 $\frac{1}{2}$ percent of \$125 plus 82 $\frac{1}{2}$ percent of \$75). His wife, if she survives him, will receive \$100 per month.

The factors prescribed in the law for the reduced employee annuity are not on an actuarial basis. In almost

all instances they represent a "bargain" to the annuitant. These arbitrary factors were undoubtedly introduced for ease in administration, but they do create significant inequities as between different individuals. The following tabulation shows, for certain combinations of ages of male employee and wife, the factors that will be applicable according to the law and those developed on a reasonable actuarial basis.

In some instances the factors in the law are more generous by as much as 80 or 90 percent, while for what might be considered the typical case of a male employee aged 65 and his wife, aged 60, the differential is more than 25 percent. An earlier issue of the *Bulletin* carried detailed analysis of these joint and survivor annuity factors for married individuals, particularly as they apply to the annuity in excess of \$125 per month, and also of the different joint and survivor annuity factor for nonmarried annuitants.¹

Age of wife	Factor in law as percent of factor on actuarial basis, ¹ by specified retirement age of employee annuitant			
	55 years	60 years	65 years	70 years
20	97	102	109	120
30	101	111	125	150
40	106	119	143	192
50	107	119	139	183
55	107	116	132	163
60	107	114	126	149
65	104	109	118	133
70	101	105	111	121

¹ Based on 1937 Standard Annuity Table at 3-percent interest.

Public Law 320 provides that, for individuals paid on a fee basis, the maximum salary to be considered for benefit purposes shall be \$10,000 per year. This amendment was designed to prevent extremely large annuities for a relatively small number of individuals who had very high remuneration resulting from fees in noncovered Federal service and who subsequently entered a covered position and claimed such prior service.

Public Law 362 extends coverage to officers and employees of the Columbia Institution for the Deaf, with such service in the past being creditable.

¹ "Recent Amendments to the Civil Service Retirement Act," April 1948.

Employers, Workers, and Wages, April-June 1949

Workers with taxable wages in April-June 1949 numbered an estimated 38.5 million, representing a drop of 4.5 percent and 1.3 percent

from April-June 1948 and January-March 1949, respectively. The total number of workers employed in covered industries, estimated at 38.8 million, was 4.4 percent smaller than in the second quarter of 1948 and 0.5 percent less than in the first quarter of 1949. These contraseasonal declines result from continuing adjust-

Table 1.—*Old-age and survivors insurance: Estimated number of employers¹ and workers and estimated amount of wages in covered industries, by specified period, 1940-49*

[Corrected to Nov. 1, 1949]

Year and quarter	Employers reporting wages ² (in thousands)	Workers with taxable wages during period ² (in thousands)	Taxable wages ³		All workers employed in covered industries during period ³ (in thousands)	Total pay rolls in covered industries ⁴	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940	2,500	35,393	\$32,974	\$932	35,393	\$35,668	\$1,008
1941	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944	2,469	46,269	64,426	1,392	46,269	73,349	1,584
1945	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946	3,017	49,096	69,088	1,407	49,096	79,260	1,614
1947	3,250	49,200	78,372	1,593	49,200	92,512	1,886
1948 ⁴	3,300	49,600	84,500	1,704	49,600	102,700	2,071
1943							
January-March	1,971	36,537	15,462	423	36,537	15,700	431
April-June	2,008	37,483	16,561	442	37,557	17,400	463
July-September	1,998	37,682	15,838	420	38,057	17,498	460
October-December	2,001	36,016	14,562	404	37,593	18,995	503
1944							
January-March	2,010	36,326	17,362	478	36,326	17,696	487
April-June	2,048	36,893	17,284	468	36,992	18,185	492
July-September	2,038	37,301	16,243	435	37,752	18,359	486
October-December	2,039	35,629	13,537	380	37,759	19,100	506
1945							
January-March	2,076	35,855	17,874	499	35,855	18,262	509
April-June	2,149	35,854	17,541	489	35,949	18,558	516
July-September	2,176	35,684	14,982	420	36,285	17,261	476
October-December	2,199	33,598	12,548	373	35,973	17,478	486
1946							
January-March	2,287	36,038	16,840	467	36,038	17,307	483
April-June	2,416	38,055	17,845	469	38,153	19,079	500
July-September	2,478	39,670	17,709	446	40,228	20,222	503
October-December	2,513	37,945	16,694	440	39,630	22,562	505
1947							
January-March	2,509	38,765	20,805	537	38,765	21,501	555
April-June	2,587	39,900	20,635	518	40,200	22,254	554
July-September	2,620	40,255	19,555	496	41,155	23,049	560
October-December	2,609	37,448	17,357	463	40,748	25,708	631
1948							
January-March ⁴	2,590	39,600	23,100	583	39,600	24,000	606
April-June ⁴	2,690	40,300	22,800	566	40,600	24,800	611
July-September ⁴	2,700	41,000	21,300	520	42,200	25,900	614
October-December ⁴	2,710	36,900	17,300	470	42,000	28,100	609
1949							
January-March ⁴	2,600	39,000	23,500	603	39,000	24,400	626
April-June ⁴	2,750	38,500	22,500	584	38,800	24,600	624

¹ Number corresponds to number of employer returns. A return may relate to more than one establishment if employer operates several separate establishments but reports for concern as a whole.

² Quarterly and annual data for 1937-39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; for 1941 and 1942 in the *Bulletin* for February 1948, p. 31.

for August 1947, p. 30; for 1941 and 1942 in the *Bulletin* for February 1948, p. 31.

³ A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

⁴ Preliminary.

ments in a number of industries covered by old-age and survivors insurance.

Average taxable wages and average wages in covered industry, estimated at \$584 and \$634, respectively, were 3.2 percent and 3.8 percent higher than in the corresponding quarter of 1948. Gains in average hourly earnings more than offset the drop in average weekly hours in the period. The operation of the \$3,000 limitation on taxable wages, however, caused a decline of 3.2 percent in average taxable wages from the first to the second quarter of 1949. The average wage per worker in covered industry increased by 1.3 percent.

An estimated 2.8 million employers reported payment of taxable wages during the second quarter of 1949, 2.2 percent more than in the second quarter of 1948 and in the first quarter of 1949.

Civil-Service Refunds

The number of contributions refunded in the fiscal year 1948-49 to employees who left the Federal civil service fell 48 percent below that in the preceding year, while payments declined 47 percent. From January to June 1949 there were 103,900 refunds to Federal employees, 15 percent fewer than the July-December 1948 figure of 122,400, while the \$28 million disbursed represented a decline of more than \$4 million or approximately 14 percent.

Refunds to former Federal employees reached their high point—1,599,500—in the calendar year 1946, with the liquidation of war agencies. The number dropped in 1947 to 683,000 and again in 1948 to 271,200. During the first 6 months of 1949 the level of refunds indicated an annual rate of approximately 200,000. This figure is still high in comparison with prewar refunds, but it has undoubtedly been inflated by the legislation effective April 1, 1948, which permits refunds of contributions to persons leaving Federal employment who have less than 20 years of service. Previously no refunds could be made to employees who had 10 years or more of service.

In the calendar year 1940 the average refund was \$184. During the next

few years the average dropped continuously, reaching a low point of \$53 in 1943. After slight increases in 1944 and 1945 the average amount showed a very sharp rise, from \$94 in 1945 to \$150 in 1946. By 1948 the average refund was \$261, and for the first 6 months of 1949 it was \$269. Undoubtedly this large increase during the past several years indicates that more older workers, in point of service, are leaving Federal employment and withdrawing their contributions from the retirement fund. The legislation referred to above—as well as the change in legislation effective July 30, 1947, that raised the limit on refunds from 5 years' service to 10 years—would tend to stimulate such withdrawals. Another factor affecting the average amount that must be taken into account is the increase in contribution rate. Originally 3 percent, the rate has been raised several times and is now 6 percent.

Number and amount of civil-service refunds, by specified period, 1940-49¹

[In thousands]

Period	Refunds	
	Number	Amount
Calendar year:		
1940	17.8	\$3,277
1941	32.4	4,616
1942	67.3	6,357
1943	204.3	10,809
1944	704.2	42,156
1945 ²	858.1	80,992
1946 ¹	1,599.5	238,594
1947	683.0	155,892
1948	271.2	70,664
January-June	148.7	38,370
July-December	122.4	32,294
1949:		
January-June	103.9	27,918
January	11.9	3,120
February	12.2	3,126
March	20.6	5,344
April	18.7	4,821
May	18.8	5,125
June	21.8	6,373

¹ Refunds principally from civil-service retirement and disability fund but also from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission.

² Excludes War Department refunds for July-December; see footnote 3.

³ Includes \$13,926,000 refunded during the fiscal year ended June 30, 1946, to 183,000 civilian employees of the War Department.

Source: Civil Service Commission.

Applicants for Account Numbers, April-June 1949

Although the long-term downward trend in the volume of employee ac-

counts established in the April-June quarter was interrupted in 1948, it was resumed in 1949 at an accelerated rate. Fewer account numbers were issued in April-June 1949 than in any previous second quarter; the total of 616,000 (table 2) was 19 percent less than that in the corresponding quarter in 1948. From 1947 to 1948, by contrast, the second-quarter total increased by 0.7 percent, and from 1946 to 1947 it decreased only 2 percent. The relatively sharp decline in the number of account numbers issued in April-June 1949 undoubtedly reflected the rise in unemployment and the scarcity of jobs available to students and youths entering the labor market. The seasonal increase from the first to the second quarter was therefore small—only 44 percent—as compared with 61 percent in 1948 and 48 percent in 1947.

The number of accounts issued in April-June was smaller in 1949 than in 1948 for both men and women. The decline for men, however, was relatively more marked, and the proportion they formed of all applicants therefore fell to 47.5 percent as compared with 48.4 percent for the second quarter of 1948. This slight decline brought to a halt the continuous rise that had begun in 1944 in the ratio of men to total applicants in the second quarter. Although among all applicants in April-June 1949 there were more women than men, men were more numerous than women in the age group under 16, at ages 21, 22, and 24, and at ages over 60.

For the first time since October-December 1946, both the number and proportion of applications received from persons under 20 years of age were less than those in the corresponding quarter of the previous year. The 429,000 social security account numbers issued to persons in this age group in April-June 1949 represented a drop of 20 percent from the number in the corresponding quarter in 1948. Applicants under age 20, however, still accounted for 70 percent of all account numbers issued, a proportion only slightly less than the all-time high of 71 percent in April-June 1948. For each sex, the relative number of young applicants declined in about the same proportion. The 214,000 applications received from young men and

boys under 20 years of age in April-June 1949 comprised 73 percent of all male applicants, compared with 74 percent in April-June 1948. The corresponding proportions for women in this age group were 67 and 68 percent. The number of applicants declined in each age under 20, but the decrease was particularly marked for boys and girls under 17 years of age (table 1).

The total number of accounts established in the second quarter for elderly persons, a number that has been declining steadily since 1943, decreased still further in 1949. The 12,000 applicants aged 60 and over in April-June 1949 represented a drop of 23 percent from the level in the second quarter of 1948; they formed only 2.0 percent of all applicants, the smallest proportion on record.

New account numbers were issued to 61,000 Negroes during April-June, the smallest number for any second quarter on record and 20 percent fewer than in the second quarter of 1948. As in 1947 and 1948, however, the proportion of Negroes among all applicants for account numbers in the second quarter was about 10 percent.

By the end of June, 93 million social security accounts had been established, 55 million for men and 38 million for women (table 3).

Table 2.—*Distribution of applicants for account numbers by sex, race, and age group, April-June 1949*

Age group	Total			Male			Female		
	Total	White ¹	Negro	Total	White ¹	Negro	Total	White ¹	Negro
Total	616,006	554,875	61,131	292,859	205,088	27,771	323,147	289,787	33,360
Under 15	35,513	31,715	3,798	24,637	21,713	2,924	10,876	10,002	874
15-19	303,313	350,524	33,789	189,127	171,586	17,541	204,186	187,938	16,248
20-39	115,696	97,997	17,699	49,796	44,471	5,325	65,900	53,526	12,374
40-59	59,009	53,960	5,049	21,709	20,206	1,503	37,300	33,754	3,546
60-64	6,636	6,262	374	3,513	3,310	203	3,123	2,952	171
65-69	3,567	3,304	263	2,274	2,120	154	1,203	1,184	100
70 and over	2,193	2,050	143	1,741	1,626	115	482	424	28
Unknown	79	63	16	62	56	6	17	7	10

¹ Represents all races other than Negro.

Table 3.—*Number of social security account numbers established and the cumulative total at the end of each period, by sex and by specified period, 1940-49*

[In thousands]

Period	Total		Male		Female	
	Total during period	Cumulative total at end of period	Total during period	Cumulative total at end of period	Total during period	Cumulative total at end of period
1940	5,227	54,225	3,080	37,342	2,147	16,883
1941	6,678	60,903	3,702	41,044	2,976	19,859
1942	7,638	68,541	3,548	44,562	4,000	23,949
1943	7,426	75,967	2,904	47,466	4,522	28,471
1944	4,537	80,504	1,828	49,324	2,709	31,180
1945	3,321	83,825	1,504	50,828	1,817	32,997
1946	3,022	86,847	1,432	52,260	1,500	34,587
1947	2,728	89,575	1,299	53,559	1,429	36,016
1948	2,720	92,295	1,305	54,864	1,415	37,431
January-March 1949	429	92,724	216	55,080	213	37,644
April-June 1949	616	93,340	203	55,373	323	37,967

Table 1.—*Distribution of account-number applicants under 20 years of age, by sex and age, April-June, 1949 and 1948*

Age	Total			Male			Female		
	April-June		Percentage change	April-June		Percentage change	April-June		Percentage change
	1949	1948		1949	1948		1949	1948	
Under 20, total	428,826	535,841	-20.0	213,764	271,251	-21.2	215,062	264,590	-18.7
Under 18	319,118	405,820	-21.4	165,671	213,176	-22.3	153,447	192,644	-20.3
Under 14	10,755	14,004	-23.2	8,512	10,968	-22.4	2,243	3,036	-26.1
14	24,758	31,627	-21.7	16,125	20,428	-21.1	8,633	11,199	-22.9
15	58,331	73,415	-20.5	32,961	41,133	-19.0	25,370	32,282	-21.4
16	117,374	155,650	-24.6	57,005	77,761	-26.7	60,360	77,889	-22.5
17	107,900	131,124	-17.7	51,068	62,886	-18.8	56,832	68,238	-16.7
18	74,176	89,839	-17.4	32,531	39,909	-18.5	41,645	49,930	-16.6
19	35,532	40,182	-11.6	15,562	18,166	-14.3	19,970	22,016	-9.3

Recent Publications in the Field of Social Security*

General

ANDERSON, J. L., and Dow, J. B. *Construction of Mortality & Other Tables*. (Actuarial Statistics Vol. II.) Cambridge: Published for the Institute of Actuaries and the Faculty of Actuaries by the Cambridge University Press, 1948. 281 pp. 21s.

"A textbook on the compilation and interpretation of mortality and similar tables."

ANSHEN, RUTH NANDA, editor. *The Family: Its Function and Destiny*. (Science of Culture Series Vol. V.) New York: Harper & Brothers, 1949. 443 pp. \$6.

Includes The Family in Transition, by Ruth Nanda Anshen; The Social Structure of the Family, by Talcott Parsons; and The Emotional Structure of the Family, by Therese Benedek.

COMMUNITY SERVICE SOCIETY OF NEW YORK. *The Family in a Democratic Society: Anniversary Papers of the Community Service Society of New York*. New York: Columbia University Press, 1949. 287 pp. \$3.75.

Twenty-one papers, including Economic Factors in Family Life, by Eveline M. Burns; Child Health in Relation to the Family, by Martha Eliot and Neota Larson; Pioneering in London: The Peckham Experiment, by Innes H. Pearse; and A Public Health Program as a Major Community Service, by C.-E. A. Winslow.

CONTROLLERS INSTITUTE OF AMERICA. *Social Security Thinking Today*. New York: The Institute, 1949. 48 pp. 50 cents.

Contains Social Security Thinking, by George E. Bigge; How Much Social Security Can We Afford? by Stanley Rector; and Recent Proposals in the Social Security Field, by Harry S. Waltner, Jr.

*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

DERKSEN, J. B. "Statistics of the Distribution of Family Incomes by Size." *Milbank Memorial Fund Quarterly*, New York, Vol. 27, July 1949, pp. 324-331. \$1 a year.

GERVASI, FRANK. *Big Government: The Meaning and Purpose of the Hoover Commission*. New York: Whittlesey House, 1949. 366 pp. \$4.

INTERNATIONAL LABOR ORGANIZATION. *Third Report of the International Labour Organization to the United Nations*. Geneva: International Labor Office, 1949. 192 pp. \$1.

Considers, in detail, such subjects as manpower problems, wages, social security, industrial safety, and the protection of children and young persons.

KEPHART, OLIVE T., and HUMES, HELEN M. "Family Expenditures for Clothing, 1947: Clothing Costs for Men, Women, and Children in Families of Specified Income Level in Washington, D. C., Richmond, Va., and Manchester, N. H." *Monthly Labor Review*, Washington, Vol. 69, Aug. 1949, pp. 117-125. 40 cents.

MAGNOLATO, GIOVANNI. "Organization of Social Services in the United States and in Italy." *Social Service Review*, Chicago, Vol. 23, Sept. 1949, pp. 281-292. \$1.75.

MOULTON, HAROLD GLENN. *The State of the American Economy*. Los Angeles: The John Randolph Haynes and Dora Haynes Foundation, 1949. 70 pp.

Three lectures on contemporary American problems.

MURRAY, PHILIP. *The Steelworkers' Case for Wages, Pensions, and Social Insurance as Presented to President Truman's Steel Industry Board*. Pittsburgh: United Steelworkers of America, 1949. 29 pp.

NATIONAL CONFERENCE ON FAMILY LIFE, INC. *The American Family, A Factual Background. Report of Inter-Agency Committee on Background Materials, National Conference on Family Life*. Washington: U. S. Govt. Print. Off., 1949. 457 pp. \$1.25.

Includes basic family and population statistics and studies on the place of the family in the economy, education, family health, housing, the

family's legal status, and income maintenance and social services.

NATIONAL SOCIAL WELFARE ASSEMBLY. *Shall We Make a Survey? Questions to be Considered Before a Survey is Undertaken*. New York: The Assembly, 1949. 23 pp. 25 cents.

NEW YORK SCHOOL OF SOCIAL WORK and COMMUNITY SERVICE SOCIETY OF NEW YORK. *Social Work as Human Relations: Anniversary Papers* . . . New York: Columbia University Press, 1949. 288 pp. \$3.75.

Among the papers are Helping People—the Growth of a Profession, by Gordon Hamilton; The Development of Governmental Responsibility for Human Welfare, by Karl de Schweinitz; The Human Sciences and the Arts of Practice, by Stuart Chase; Steps Toward Welfare in a Democratic State, by Earl Harrison; The Unique Place of Voluntary Welfare Agencies in American Culture, by Hal H. Griswold; Preparing Professional Leaders for America's Welfare Program, by Arlien Johnson; The Classroom Teacher as Practitioner, by Charlotte Towle; and International Horizons for Health and Welfare, by George F. Davidson.

SNYDER, ELEANOR M., and LANAHAN, THOMAS J., JR. "Family Income and Expenditures: Los Alamos, 1948." *Monthly Labor Review*, Washington, Vol. 69, Sept. 1949, pp. 247-251. 40 cents.

"Social Security: Agreements Between France and Poland." *Industry and Labour*, Geneva, Vol. 2, Sept. 15, 1949, pp. 272-275. 25 cents.

"Social Security in France: Housing Allowances Based on Family Needs." *Industry and Labour*, Geneva, Vol. 2, Aug. 15, 1949, pp. 205-206. 25 cents.

"Social Security in Norway—Proposals for a Comprehensive Scheme." *Industry and Labour*, Geneva, Vol. 2, Aug. 15, 1949, pp. 207-210. 25 cents.

SPAIN. INSTITUTO NACIONAL DE PREVISIÓN. *III Anuario del Instituto Nacional de Previsión*, 1948. (No. 753.) Madrid: The Institute, 1948. 367 pp.

Developments in Spanish social insurance during 1947. Includes material on workmen's compensation, family allowances, health insurance, old-age pensions, and voluntary insurance.

STUDENSKI, PAUL, and BAIKIE, E. J. "Federal Grants-In-Aid." *National Tax Journal*, Lancaster, Pa., Vol. 2, Sept. 1949, pp. 193-214. \$1.25.

Traces the development of the grants-in-aid system, discussing its scope and purpose and considering both its beneficial aspects and its shortcomings.

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ENGLISH, O. SPURGEON. "A Brighter Future for Older People." *Geriatrics*, Minneapolis, Vol. 4, July-Aug. 1949, pp. 217-224. \$1.

LAURENCE, DAVID. "What Is Casework for the Aged?" *Public Welfare*, Chicago, Vol. 7, Oct. 1949, pp. 186-188. 50 cents.

McNICKLE, R. K. "Older People." *Editorial Research Reports*, Washington, Vol. 2, Aug. 1, 1949, entire issue. \$1.

Discusses the national significance of our aging population and considers the many problems facing elderly persons.

SIMSARIAN, ARAX. "Telling Workers About Pension Plans." *Conference Board Management Record*, New York, Vol. 11, Sept. 1949, pp. 388-391.

STIEGLITZ, EDWARD J. "Aging and Chronic Illness." *Geriatrics*, Minneapolis, Vol. 4, Sept.-Oct. 1949, pp. 320-322. \$1.

"Your Pension Prospects: Going Up." *U. S. News & World Report*, Washington, Vol. 27, Aug. 26, 1949, pp. 39-40. 15 cents.

Benefits available under the proposed amendments to the Social Security Act.

Employment and Unemployment

AMERICAN MANAGEMENT ASSOCIATION. *Labor Relations and Political Action—The Challenge to Management, With a Paper on Social Insurance*. (General Management Series No. 143.) New York: American Management Association, 1949. 24 pp.

AMERICAN MANAGEMENT ASSOCIATION. *Wages, Employment, and Personnel Problems in a Changing Economy, With a Paper on Human Relations Research*. (Production Series No. 187.) New York: American Management Association, 1949. 71 pp.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Employee-Benefit Provisions: Selected Excerpts From Collective Bargaining Agreements*. Washington: The Bureau, Mar. 1949 (rev.). 74 pp. Processed.

Considers group insurance, retirement and pension programs, health, welfare, and retirement plans, and health, welfare, and insurance funds.

WOYTINSKY, W. S.; BISHOP, MORRIS C.; and FICHLANDER, THOMAS C. *Labor and Management Look at Collective Bargaining: A Canvass of Leaders' Views*. New York: The Twentieth Century Fund, 1949. 285 pp. Processed.

Devotes a chapter to welfare plans. Limited free distribution; apply to Twentieth Century Fund, 330 West 42d Street, New York 18, New York.

Public Welfare and Relief

DREIFUSS, KURT. "A Public Assistance Agency Tries Vocational Rehabilitation." *Public Welfare*, Chicago, Vol. 7, Oct. 1949, pp. 179-182. 50 cents.

Reviews the experience and describes the program of the Rehabilitation Division of the Chicago Welfare Department in vocational guidance, training, and placement of public assistance recipients.

WEDEMEYER, J. M. "How Much Can We Pay for Old Age Assistance?" *Public Welfare*, Chicago, Vol. 7, Oct. 1949, pp. 170-172. 50 cents.

Tells what Washington State is doing about old-age assistance.

Maternal and Child Welfare

AMERICAN ACADEMY OF PEDIATRICS. COMMITTEE FOR THE STUDY OF CHILD HEALTH SERVICES. *Supplement to Child Health Services and Pediatric Education: Methodology and Tabulations on Services. Report of the Committee* . . . New York: The Commonwealth Fund, 1949. 39 pp., 5 schedules, and 161 tables. \$3.50.

BATY, JAMES MARVIN, and SNEDEKER, LENDON. "Medical Progress: Child Health Services in Massachusetts." *New England Journal of Medicine*, Boston, Vol. 241, Sept. 22, 1949, pp. 454-461. \$7 a year.

DOBBS, HARRISON ALLEN. "Public Welfare Can Aid Children in Institutions." *Social Science Review*, Chicago, Vol. 23, Sept. 1949, pp. 359-372. \$1.75.

ESSLER, K. R., editor. *Searchlights on Delinquency: New Psychoanalytic Studies*. New York: International Universities Press, Inc., 1949. 456 pp. \$10.

A survey of progress in the treat-

ment of delinquency. Devotes chapters to general and clinical problems, technique and therapy, causes of delinquency, social psychology, and related subjects.

PENNSYLVANIA. JOINT STATE GOVERNMENT COMMISSION. SUBCOMMITTEE ON JUVENILE DELINQUENCY AND CHILD WELFARE. *Juvenile Delinquency and Child Welfare; A Report . . . to the General Assembly of the Commonwealth of Pennsylvania*. Harrisburg: The Commission, Feb. 1949. 41 pp.

Recommendations for meeting the problem of juvenile delinquency through legislation, rehabilitation, and youth guidance clinics.

POTTER, CRYSTAL N., and IGEL, AMELIA. "Trends in Public Services to Children: New York City's Experiment in Reaching All Children Who Need Foster Home Care Illustrates Trends Among Public Agencies." *Child Welfare*, New York, Vol. 28, Oct. 1949, pp. 3-6. 35 cents.

The Psychoanalytic Study of the Child. (Vol. 3-4.) New York: International Universities Press, Inc., 1949. 493 pp. \$10.

A group of 21 papers on problems of psychoanalytic theory and of child development, clinical problems, guidance work, problems of group psychiatry, and the history of child psychiatry.

RAMERT, MADELEINE L. *Children in Conflict: Twelve Years of Psychoanalytic Practice*. New York: International Universities Press, Inc., 1949. 214 pp. \$3.25.

Describes the technique of child psychoanalysis, considers the problems of practice and theory, and explains the role of psychoanalysis in the emotional and moral development of the child.

UNITED NATIONS. SECRETARIAT. DEPARTMENT OF SOCIAL AFFAIRS. *Annual Report on Child and Youth Welfare, Based on Information Received from Member Governments Between 1 April 1947 and 31 March 1948*. Lake Success: The United Nations, 1948. 236 pp. \$2.50.

Health and Medical Care

CHARLES, J. A. "Health Insurance in France, Sweden, and America." *National Insurance Gazette*, London, Vol. 38, Sept. 22, 1949, pp. 448-449 ff. 6d.

Compares medical care in France, Sweden, and the United States and

describes Government plans for social insurance.

FEDERAL SECURITY AGENCY. PUBLIC HEALTH SERVICE. NATIONAL INSTITUTE OF MENTAL HEALTH. *Catalog of Mental Health Pamphlets and Reprints Available for Distribution, 1949.* Washington: The Institute, 1949. 60 pp. Processed. Limited free distribution; apply to National Institute of Mental Health, Washington 25, D. C.

HOLLOWAY, J. W., JR. "Compulsory Federal Health Insurance: An Analysis." *American Bar Association Journal*, Chicago, Vol. 35, Sept. 1949, pp. 732-734 f. 75 cents.

Outlines the provisions of the proposed Federal health insurance program.

INTERNATIONAL CONGRESS ON MENTAL HEALTH, LONDON, 1948. *Proceedings . . . 1948.* J. C. Flugel, editor. New York: Columbia University Press, 1949. 4 vols. \$12.50.

MARTIN, WILLIAM LOGAN. "New York and National Health Insurance: Foundations of a Welfare State?" *American Bar Association Journal*, Chicago, Vol. 35, Sept. 1949, pp. 735-739. 75 cents.

Compares the New York Disability Benefits Act with the proposed national health insurance bill.

MILBANK MEMORIAL FUND. *Backgrounds of Social Medicine.* New

York: The Fund, 1949. 202 pp. \$1.

Papers presented at the Fund's annual conference.

NEW YORK (STATE). DEPARTMENT OF LABOR. DIVISION OF RESEARCH AND STATISTICS. *Studies in Disability Insurance.* (Publication No. B-16, Parts 1-4.) New York: Division of Research and Statistics, 1949. 4 vols. Processed.

Part 1 discusses State and Federal disability insurance systems; Part 2, the nature and extent of voluntary disability insurance in New York State; Part 3, basic types of State disability insurance systems; and Part 4, the State-wide cost of disability insurance for New York.

"Post-War Trends in Social Security—Medical Care: I and II." *International Labour Review*, Geneva, Vol. 60, Aug. 1949, pp. 111-131; Sept. 1949, pp. 238-261. 50 cents.

Considers the trends in and the scope and quality of medical care protection.

PUBLIC AFFAIRS COMMITTEE. *How Shall We Pay for Health Care?* (Public Affairs Pamphlet No. 152.) New York: The Committee, 1949. 32 pp. 20 cents.

Includes The Why, What, and How of National Health Insurance, by Oscar R. Ewing, and The Voluntary Way is the American Way, by George F. Lull.

ROTHENBERG, ROBERT E.; PICKARD, KARL; and ROTHENBERG, JOEL E. *Group Medicine & Health Insurance in Action.* New York: Crown Publishers, 1949. 278 pp. \$5.

Outlines the experience of the Central Medical Group of Brooklyn, a medical group practicing under a prepayment plan, during the first 2 years of operation. Describes the facilities required, the kinds of services rendered, and the basic staff organization.

SASKATCHEWAN. DEPARTMENT OF PUBLIC HEALTH. HEALTH SERVICES PLANNING COMMISSION. *Report on Operations of the Saskatchewan Hospital Services Plan for the Year Ended December 31, 1948.* Regina: Thos. H. McConica, King's Printer, 1949. 64 pp.

STILLMAN, CALVIN W. "Rural Health and the Truman Plan." *Journal of Farm Economics*, Menasha, Wis., Vol. 31, Aug. 1949, pp. 391-408. \$1.25.

An analysis of the medical problem in the United States, with special emphasis on the lack of medical facilities in the rural areas.

U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. SUB-COMMITTEE ON HEALTH LEGISLATION. *National Health Program, 1949. Hearings on S. 1106, S. 1456, S. 1581, and S. 1679, 81st Congress, 1st Session.* Washington: U. S. Govt. Print. Off., 1949. 2 vols.

SOCIAL SECURITY IN REVIEW

(Continued from page 2)

employers and to the Treasury Department, since it cuts in half the number of returns that must be filed by employers and handled by collectors' offices and also permits employers to pay both taxes, if they prefer, with one check.

A new form has been developed—Form 941—that replaces both Form SS-1A, the social security reporting form, and Form W-1, presently used for reporting income tax withheld from wages. The detailed list of employees' names, account numbers, and earnings now filed as part of Form SS-1A will be included as part of the new form. The procedures for transferring information on earnings to employees' accounts, as well as the preparation of statistical tabulations, will accordingly be continued unchanged.

Federal Credit Union Act Amended

The President signed Public Law 376, amending the Federal Credit Union Act, on October 25, 1949. Under the amended law the permissible maximum period of loans is increased from 2 years to 3 years, and the permissible maximum unsecured loan is increased from \$300 to \$400. These changes are effective immediately and will enable many Federal credit unions to broaden their service to members, particularly in financing the purchase of durable consumer goods such as automobiles.

A third change concerns the establishment and use of reserves. Essentially, two new provisions have been added, one dealing with annual transfers of net earnings to the reserve and the second with possible increases in the kinds of charges that may be made to the reserve. Heretofore, all Fed-

eral credit unions have been required to set aside 20 percent of each year's net earnings in a reserve that has been used only to absorb losses on loans. Public Law 376 now makes it possible for Federal credit unions to amend their bylaws in these two respects: after the regular reserve has reached 10 percent of members' total shares, transfers of net earnings at the end of the year may be limited to the amount necessary to maintain the reserve at 10 percent of total shares; and the Bureau of Federal Credit Unions is authorized to promulgate regulations to permit charging certain losses to the reserve in addition to those on bad loans. It is planned that these regulations will be published early in 1950, after which Federal credit unions may amend their bylaws to take advantage of the new provisions.

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-49
 [In thousands; data corrected to Nov. 7, 1949]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs			Readjustment allowances to self-employed veterans ¹⁰						
		Monthly retirement and disability benefits ¹				Survivor benefits				Temporary disability benefits ²		State unemployment insurance laws ³	Railroad Unemployment Insurance Act ¹¹	Servicemen's Readjustment Act ¹²							
		Social Security Act		Railroad Retirement Act		Civil Service Commission ²		Veterans Administration		Social Security Act ⁴											
		Social Security Act	Railroad Retirement Act	Civil Service Commission ²	Veterans Administration	Social Security Act ⁴	Railroad Retirement Act ⁴	Civil Service Commission ²	Veterans Administration	Social Security Act	Other ⁷										
Number of beneficiaries																					
1948																					
September	1,335.4	221.4	132.3	2,297.6	802.2	108.4	3.1	950.4	16.9	11.2	24.8	36.8	720.5	357.2	25.1	61.4					
October	1,352.7	222.6	133.5	2,295.7	901.2	109.9	3.6	955.3	15.5	12.1	23.7	34.5	655.7	245.7	22.5	46.2					
November	1,370.6	224.0	134.2	2,296.2	909.4	111.4	4.1	961.2	14.3	11.8	23.2	37.0	730.8	251.0	26.3	39.1					
December	1,394.7	226.1	135.1	2,296.1	919.9	113.1	4.6	963.5	15.9	10.3	23.3	38.2	939.4	330.7	42.0	39.2					
1949																					
January	1,442.9	227.0	136.8	2,295.4	928.9	114.4	5.4	972.5	15.3	11.8	23.7	37.0	1,212.3	495.1	64.1	37.7					
February	1,454.1	227.9	138.0	2,297.4	939.4	115.9	6.2	977.0	15.6	10.2	24.2	34.7	1,466.0	634.0	82.9	51.6					
March	1,489.1	229.4	139.2	2,302.2	952.8	117.6	7.2	979.9	21.0	6.4	26.4	34.9	1,788.0	688.4	110.4	64.1					
April	1,516.3	230.9	140.1	2,305.6	964.1	119.3	8.0	981.8	17.8	4.1	28.7	31.1	1,598.3	624.7	133.6	68.4					
May	1,542.5	232.6	141.2	2,309.2	974.6	120.6	8.6	987.5	17.5	21.5	30.0	28.1	1,718.3	552.7	76.3	71.3					
June	1,568.9	234.2	142.3	2,313.5	985.4	121.9	9.4	959.7	17.7	13.5	31.0	29.5	1,800.0	548.1	77.8	68.7					
July	1,588.2	235.1	143.9	2,321.3	989.2	122.8	9.7	961.1	15.3	9.0	28.7	24.6	1,717.4	606.4	80.1	60.2					
August	1,615.8	236.6	145.2	2,324.8	997.8	123.6	10.3	963.2	17.9	11.1	30.0	37.5	1,951.7	218.3	127.3	48.2					
September	1,636.6	237.6	146.7	2,326.6	1,008.4	124.8	11.0	964.6	16.7	10.5	28.6	36.0	1,738.0	95.2	126.6	5.8					
Amount of benefits ¹²																					
1940																					
1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	—	105,696	\$11,736	\$12,267	—	—	\$518,700	—	\$15,961	—					
1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	—	111,193	15,038	14,342	—	—	344,321	—	14,537	—					
1,19,686	119,009	129,707	78,081	456,279	70,942	1,765	—	116,133	17,830	17,255	\$2,857	—	79,643	—	917	—					
2,067,434	157,391	137,140	85,727	697,830	104,231	1,772	—	144,302	22,146	19,238	5,035	—	62,385	\$4,113	582	\$102					
5,151,594	230,285	149,188	96,418	1,268,984	130,139	1,817	—	254,238	26,135	23,431	4,669	—	445,866	114,955	2,359	11,675					
4,698,642	209,830	177,053	108,601	1,676,029	153,109	19,283	—	333,640	27,267	30,610	4,761	—	1,094,850	1,491,294	39,917	252,424					
4,502,775	366,887	208,642	134,886	1,711,182	176,736	36,011	—	382,515	29,517	33,115	22,025	\$11,368	776,164	772,368	30,401	198,174					
1948																					
September	357,200	20,746	18,438	12,290	134,633	14,182	2,732	142	37,396	2,729	2,675	2,341	3,198	89,797	29,435	1,576	5,890				
October	346,896	30,173	18,582	20,130	139,417	14,342	2,768	163	38,176	2,507	2,685	2,166	3,108	55,435	19,258	1,494	4,472				
November	360,469	30,613	18,651	12,455	144,822	14,492	2,804	175	38,164	2,342	2,904	2,207	3,250	62,151	20,088	1,605	3,356				
December	390,428	31,188	18,819	12,700	145,545	14,684	2,847	212	39,178	2,612	2,539	2,329	3,475	79,966	27,097	2,698	3,639				
1949																					
January	426,024	31,900	18,803	12,530	144,985	14,854	2,879	208	39,203	2,509	2,712	2,169	3,204	103,011	39,849	4,059	3,059				
February	441,560	32,688	18,977	12,719	138,506	15,049	2,916	250	38,990	2,571	2,533	2,099	2,772	115,268	47,103	4,998	3,951				
March	501,858	33,556	19,092	12,846	140,283	15,297	2,959	279	39,749	3,410	2,274	2,634	3,153	152,204	60,766	7,648	5,708				
April	477,062	34,246	19,208	12,942	141,261	15,504	3,002	304	39,216	2,914	1,787	2,659	2,715	136,558	50,423	8,905	5,448				
May	485,046	34,928	19,335	12,901	142,639	15,703	3,036	315	40,207	2,842	4,182	2,912	2,554	146,712	44,618	5,414	6,718				
June	491,115	35,615	19,461	13,007	139,513	15,904	3,071	337	40,022	2,893	3,011	3,003	2,608	154,695	45,797	5,542	6,576				
July	482,323	36,139	19,532	13,156	136,308	15,993	3,097	365	39,554	2,501	2,196	2,687	2,071	148,767	48,938	5,533	5,466				
August	493,469	36,869	19,641	13,756	141,983	16,167	3,120	402	40,767	2,944	2,602	3,074	3,364	170,629	24,135	9,107	4,909				
September	454,638	37,410	19,720	15,759	138,180	16,365	3,152	430	39,606	2,754	2,570	2,786	3,217	154,067	8,775	8,983	864				

¹ Under the Social Security Act, old-age retirement benefits (primary and wife's benefits and benefits to children of primary beneficiaries), partly estimated. Under the other 3 systems, benefits for age and disability.

² Data for civil-service retirement and disability fund (including Alaska Railroad and Canal Zone funds, integrated since July 1949 with principal fund); includes payments to Canal Zone construction-period workers administered by the Commission. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, widow's, widow's current, parent's, and child's benefits. Partly estimated. ³ Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status. ⁴ Payments to widows, parents, and children of deceased veterans. ⁵ Number of decedents on whose account lump-sum payments were made. ⁶ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs. ⁷ Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, in New Jersey beginning

January 1949, and under the Railroad Unemployment Insurance Act beginning July 1947. Excludes benefits under private plans in California and New Jersey.

⁸ Represents average weekly number of beneficiaries.

⁹ Represents average number of beneficiaries in a 14-day registration period.

¹⁰ Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

¹¹ Number and amount of claims paid under the Servicemen's Readjustment Act.

¹² Payments: amounts certified, under the Social Security Act, the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Data for all programs except those of the Civil Service Commission are adjusted on annual basis only; Civil Service Commission data adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1947-49

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions
Fiscal year:						
1947-48	\$1,616,162	\$482,585	\$557,061	\$1,007,087	\$207,919	\$145,148
1948-49	1,690,296	553,461	563,833	988,966	222,850	9,816
3 months ended:						
September 1947	415,509	301,887	135,304	288,613	14,253	30,995
September 1948	450,599	295,387	141,171	264,340	14,752	23
September 1949	445,397	386,280	148,356	279,257	10,440	2,663
1948						
September	7,068	26,770	121,632	10,978	242	12
October	58,804	25,904	4,649	95,185	1,683	3
November	357,617	29,454	14,050	176,088	12,336	2,407
December	7,062	27,709	125,842	8,707	1,531	3
1949						
January	38,039	28,489	1,201	80,053	14,492	2,564
February	279,829	27,707	5,578	97,531	152,784	19
March	25,937	30,571	132,752	8,813	9,032	2,495
April	75,191	25,808	2,370	104,645	3,098	6
May	391,411	28,587	6,910	135,977	11,423	11
June	5,806	34,119	129,310	11,651	1,718	2,285
July	57,549	25,765	2,606	109,663	4,589	1
August	380,606	331,998	0,689	163,163	13,827	34
September	7,242	28,517	135,971	6,431	1,024	2,628

¹ Represents contributions of employees and employers in employment covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Nov. 30, 1949.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents contributions of \$29.5 million from employees, and contributions for fiscal year 1949-50 of \$302.5 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 4.—Cash income and outgo:¹ Total Federal and Social Security Administration programs, fiscal years 1948 and 1949, and by quarter, July 1948-September 1949

[In millions]

Classification	1947-48	1948-49					1949-50	
		Total	July-September	October-December	January-March	April-June	July-September	
Cash income	\$45,400	\$41,628	\$10,097	\$9,576	\$13,131	\$8,824	\$10,146	
Social security	2,831	2,807	740	708	713	736	749	
Federal insurance contributions	1,616	1,690	451	423	344	472	445	
Federal unemployment taxes	208	223	15	16	176	16	19	
Deposits in unemployment trust fund ²	1,007	984	274	269	193	245	285	
Other	42,569	38,731	9,357	8,868	12,418	3,088	8,648	
Cash outgo	36,496	40,542	8,735	10,488	9,964	11,355	10,528	
Social security ³	2,186	2,974	674	624	813	863	1,009	
Administrative expenses, Social Security Administration	42	41	11	10	10	10	12	
Grants to States ⁴	822	1,085	284	282	276	243	344	
State withdrawals from unemployment trust fund	798	1,227	234	183	369	442	479	
Old-age and survivors insurance benefit payments	512	607	141	146	155	165	171	
Administrative expenses, Department of the Treasury ⁵	12	14	3	3	3	4	3	
Other	34,310	37,568	8,061	9,864	9,151	10,492	8,510	

¹ Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of the Treasury.

² Deposits by States of contributions collected under State unemployment insurance laws.

³ Federal expenditures administered chiefly by the Social Security Administration. Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance.

Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1948-50

[In thousands]

Item	Fiscal year 1948-49		Fiscal year 1949-50	
	Appropriations ¹	Expenditures through September 1948 ²	Appropriations ¹	Expenditures through September 1949 ²
Total	\$1,604,640	\$440,308	\$1,091,956	\$530,183
Administrative expenses	45,434	14,549	53,956	14,812
Federal Security Agency, Social Security Administration	45,332	11,268	53,854	11,812
Department of Commerce, Bureau of the Census	102	29	102	27
Department of the Treasury ³	(6)	3,252	(6)	2,972
Grants to States	949,750	283,999	1,193,000	344,328
Unemployment insurance and employment service administration	130,000	64,666	135,000	44,902
Old-age assistance	162,833	6,390	220,763	6,390
Aid to the blind	4,738	4,738	1,058,000	64,829
Aid to dependent children	44,060	44,060	44,060	44,060
Maternal and child health services	11,750	3,445	11,000	3,648
Services for crippled children	7,500	2,751	7,500	2,433
Child welfare services	3,500	1,427	3,500	1,361
Emergency maternity and infant care	(5)	47	—	—
Benefit payments, old-age and survivors insurance	\$ 607,036	\$ 141,271	7 745,000	\$ 170,825
Reconversion unemployment benefits for seamen	2,420	489	—	218

¹ Excludes unexpended balance of appropriations for preceding fiscal year.

² Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

³ Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

⁴ Not available because not separated from appropriations for other purposes.

⁵ Appropriation for 1947-48 (\$3 million) available until June 30, 1949.

⁶ Actual payments from the old-age and survivors insurance trust fund.

⁷ Estimated expenditures as shown in 1949-50 budget.

Source: Federal appropriation acts and 1949-50 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

Table 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-49

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations ¹	Interest received	Benefit payments ²	Administrative expenses	Net total of U. S. Government securities acquired ³	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-September 1949	\$13,478,820	\$1,271,540	\$2,819,115	\$346,578	\$11,488,670	\$79,407	\$16,590	\$11,584,666
Fiscal year:								
1947-48	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1948-49	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,410	11,309,949
3 months ended:								
September 1947	416,200	9,306	118,394	10,765	258,000	66,736	27,076	9,094,746
September 1948	453,850	11,057	141,271	13,915	344,981	69,578	5,063	10,356,401
September 1949	449,001	11,039	170,825	14,498	258,000	79,407	16,590	11,584,666
1948								
September	7,958	11,032	47,456	3,977	364,981	69,578	5,063	10,356,401
October	58,804	180	48,197	4,042	-26,000	66,400	40,986	10,363,147
November	357,617		48,548	4,675		62,732	349,048	10,667,541
December	7,062	100,660	49,335	4,215	300,000	70,810	95,143	10,721,714
1949								
January	38,039		50,088	4,091		67,597	82,216	10,705,573
February	279,829		51,090	3,854		72,338	302,360	10,930,459
March	25,937	11,050	53,774	5,441	260,000	67,307	25,163	10,908,231
April	75,191	136	54,244	4,616	-20,000	66,421	62,516	10,924,698
May	391,411		54,775	4,669		66,452	394,452	11,256,665
June	5,834	107,110	55,712	3,948	434,910	66,870	12,410	11,309,949
July	61,153	82	55,859	5,040	-57,000	76,643	50,972	11,310,285
August	380,606		57,037	4,972		72,219	382,993	11,628,882
September	7,242	10,037	57,929	4,485	315,000	79,407	16,590	11,584,666

¹ Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

² Before July 1948, data represent checks cashed and returned to the Treasury; beginning July 1948, represent checks issued.

³ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: *Daily Statement of the U. S. Treasury*.

Table 6.—Status of the unemployment trust fund, by specified period, 1936-49

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities required ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-September 1949	\$7,964,496	\$7,940,325	\$24,171	\$12,831,521	\$1,040,600	\$6,672,030	\$7,092,939	\$877,199	\$101,531	\$281,774	\$871,557
Fiscal year:											
1947-48	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,781	130,634	18,203	60,793	957,248
1948-49	8,182,417	-160,067	44,083	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,687
3 months ended:											
September 1947	7,971,852	102,000	17,852	295,004	3,470	222,682	7,085,282	27,896	416	10,946	886,570
September 1948	8,363,664	50,993	14,273	274,348	3,683	234,357	7,409,455	15	475	12,496	954,209
September 1949	7,964,496	-198,007	24,171	284,617	4,227	478,635	7,092,939	227	520	30,531	871,557
1948											
September	8,363,664	-40,007	14,273	15,017	3,612	61,086	7,409,455	7	466	4,398	954,209
October	8,334,837	-35,000	20,446	27,499	180	52,497	7,384,637	2	24	4,034	950,201
November	8,501,336	167,000	19,944	227,218		53,982	7,557,873	12		4,364	943,462
December	8,520,442	14,974	24,077	14,187	76,387	76,120	7,572,327	3	9,654	5,005	948,115
1949											
January	8,437,274	-90,000	30,900	28,449	75	102,121	7,408,730		9	7,017	938,544
February	8,469,436	34,000	29,071	149,261	15	110,183	7,537,824	12	2	6,946	931,612
March	8,320,510	-149,007	29,152	15,414	4,040	156,050	7,401,228	11	502	10,364	919,283
April	8,201,763	-121,000	31,405	32,252	646	140,420	7,203,706	4	80	11,310	908,057
May	8,252,764	42,000	40,405	200,143	193	141,640	7,352,402	7	24	7,726	900,361
June	8,182,417	-74,026	44,085	15,260	74,813	159,745	7,282,730	12	9,297	7,716	899,687
July	8,066,111	-105,000	32,779	37,489	76	150,325	7,169,970	1	9	7,494	896,141
August	8,124,455	47,000	44,123	233,581	121	164,030	7,239,642	20	15	11,364	884,813
September	7,964,496	-140,007	24,171	13,547	4,030	164,280	7,092,939	206	496	11,673	871,557

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes transfers from railroad unemployment insurance administration fund amounting to \$79,419,000 and transfers of \$11,970,000 from the railroad un-

employment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

⁴ Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: *Daily Statement of the U. S. Treasury*.

Table 7.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, fiscal year 1948-49, July-September 1949 and July-September 1948¹

[In thousands]

Internal revenue collection district in—	Fiscal year 1948-49			July-September 1949			July-September 1948		
	Total	Insurance contributions ²	Unemployment taxes ³	Total	Insurance contributions ²	Unemployment taxes ³	Total	Insurance contributions ²	Unemployment taxes ³
	\$1,913,148.4	\$1,600,288.5	\$222,859.9	\$464,823.8	\$445,394.6	\$10,420.2	\$465,351.3	\$450,599.4	\$14,751.9
Total									
Alabama	18,413.1	16,189.9	2,228.3	4,144.7	4,027.2	117.6	4,373.0	4,267.0	105.9
Arizona	4,546.1	4,092.4	453.7	1,075.4	1,057.5	17.8	1,103.2	1,101.7	1.5
Arkansas	6,796.5	6,066.7	729.7	1,561.4	1,543.9	17.5	1,550.6	1,533.2	17.3
California (2 districts)	136,482.5	121,242.4	15,240.4	33,643.0	32,884.7	788.3	33,715.5	33,015.3	700.2
Colorado	12,380.0	11,031.2	1,348.8	3,020.5	2,929.2	91.2	2,889.6	2,808.6	81.1
Connecticut	34,967.1	30,749.7	4,217.4	8,024.5	7,860.5	163.9	8,555.4	8,397.7	157.7
Delaware	10,491.6	9,206.4	1,285.1	2,663.7	2,520.2	191.7	2,753.0	2,580.7	172.3
Florida	18,891.1	16,933.5	1,957.6	4,366.5	4,303.9	62.6	4,322.0	4,264.5	57.4
Georgia	23,808.8	21,077.8	2,731.0	5,554.1	5,371.7	182.4	5,611.6	5,441.6	170.0
Hawaii	4,345.6	3,855.3	490.3	984.9	963.4	21.5	1,054.0	1,040.9	13.1
Idaho	4,435.1	3,957.0	478.1	1,103.4	1,088.8	14.6	1,087.5	1,081.6	5.8
Illinois (2 districts)	169,695.0	149,091.4	20,603.6	42,315.7	40,351.1	1,964.6	42,369.2	40,464.6	1,904.6
Indiana	37,448.5	33,152.2	4,296.1	8,947.3	8,875.6	71.8	8,933.0	8,819.8	113.2
Iowa	17,661.7	15,790.5	1,871.1	4,369.9	4,272.7	97.3	4,056.6	4,009.2	46.4
Kansas	10,583.9	9,471.8	1,112.0	2,609.3	2,580.3	29.0	2,494.9	2,462.2	32.7
Kentucky	15,717.6	13,864.0	1,853.6	3,709.8	3,655.5	54.3	3,747.1	3,700.2	46.8
Louisiana	16,802.9	14,956.3	1,936.6	4,012.0	3,946.5	65.6	3,924.2	3,859.1	65.1
Maine	7,379.8	6,516.7	863.1	1,627.6	1,606.2	21.4	1,717.0	1,675.1	41.9
Maryland (including District of Columbia)	32,398.4	28,525.3	3,573.1	7,769.3	7,606.1	163.2	7,776.6	7,640.0	136.6
Massachusetts	73,883.6	67,638.9	6,244.7	17,289.1	13,914.0	3,374.2	18,043.1	17,599.6	443.5
Michigan	121,173.6	106,934.1	14,239.5	30,864.6	29,112.5	1,752.1	30,104.9	28,700.7	1,494.2
Minnesota	30,585.4	27,112.4	3,473.0	7,448.0	7,248.0	200.0	7,260.7	7,128.5	141.2
Mississippi	6,575.1	5,893.0	682.1	1,446.1	1,432.3	13.8	1,484.3	1,476.5	7.7
Missouri (2 districts)	51,017.9	45,075.9	5,942.1	12,637.1	12,163.5	473.6	12,286.0	11,927.0	350.1
Montana	3,455.3	3,122.6	332.7	868.0	857.6	10.4	873.8	772.4	11.4
Nebraska	9,703.5	8,662.0	1,041.5	2,467.9	2,395.3	72.6	2,348.7	2,287.3	61.4
Nevada	1,599.6	1,452.2	147.4	406.4	402.5	3.8	394.0	391.9	2.2
New Hampshire	5,404.6	4,789.0	616.5	1,203.6	1,184.6	19.0	1,257.1	1,237.8	19.3
New Jersey (2 districts)	62,634.8	54,819.9	7,814.9	15,490.1	14,798.8	510.3	14,753.2	14,271.4	481.8
New Mexico	3,029.3	2,725.1	304.2	765.1	755.5	9.6	716.2	708.3	7.9
New York (6 districts)	368,244.5	322,777.7	45,466.8	91,903.2	87,328.6	4,574.6	90,199.0	88,094.1	4,105.0
North Carolina	28,444.6	23,045.7	3,398.9	6,197.9	6,061.8	136.2	6,655.4	6,503.8	151.7
North Dakota	2,183.4	2,012.3	171.1	565.4	559.5	5.9	502.7	496.7	4.0
Ohio (4 districts)	130,094.3	114,328.2	15,766.2	30,901.8	29,739.0	1,062.7	32,376.7	31,245.7	1,131.0
Oklahoma	17,655.3	15,702.8	1,982.4	4,495.2	4,337.0	149.2	4,284.3	4,153.9	130.4
Oregon	16,626.6	14,716.7	1,910.0	4,157.9	4,106.2	51.7	4,118.7	4,061.0	57.6
Pennsylvania (3 districts)	173,846.7	152,912.6	20,934.1	43,340.4	41,426.0	1,914.3	42,864.5	41,140.5	1,724.0
Rhode Island	12,095.4	10,588.3	1,507.1	2,586.9	2,562.7	24.2	2,922.9	2,900.8	22.1
South Carolina	12,173.9	10,740.0	1,433.8	2,575.6	2,538.0	37.5	2,827.5	2,781.9	45.6
South Dakota	2,426.5	2,216.9	209.6	638.8	633.1	5.8	573.6	568.8	4.8
Tennessee	20,706.8	18,262.4	2,444.4	4,703.6	4,637.3	66.3	4,850.1	4,799.9	50.2
Texas (2 districts)	57,320.1	51,343.6	5,976.5	14,121.1	13,905.0	216.1	13,244.4	13,393.7	4-149.3
Utah	5,217.6	4,621.3	596.3	1,254.4	1,245.0	9.4	1,199.4	1,182.2	17.2
Vermont	2,973.5	2,643.0	330.5	600.3	641.1	19.3	693.0	684.4	8.6
Virginia	24,823.6	22,214.2	2,609.4	3,246.9	3,091.9	155.0	5,481.4	5,335.8	145.6
Washington (including Alaska)	26,590.9	23,737.2	2,853.8	6,947.9	6,791.5	156.4	6,556.3	6,438.5	117.8
West Virginia	16,251.7	14,375.2	1,876.5	3,937.3	3,874.6	62.7	3,849.4	3,807.4	42.1
Wisconsin	41,265.6	36,447.1	4,818.5	9,828.1	9,600.8	227.2	10,168.3	9,933.7	234.6
Wyoming	1,774.0	1,607.3	166.7	451.3	442.4	8.9	419.6	409.8	9.8

¹ Data are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department and therefore differ slightly from tax receipts in table 2, which is based on the *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

² Tax effective Jan. 1, 1937, payable by employers and employees.

³ Tax effective Jan. 1, 1936, payable by employers only. Excludes amounts collected under State unemployment insurance laws and deposited in State unemployment trust funds.

⁴ Excess credit because of transfer and counter transaction.

Source: Treasury Department, Bureau of Accounts.

Table 8.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, September 1948–September 1949, and monthly benefit actions, by type of benefit, September 1949

[Amounts in thousands; data corrected to Oct. 25, 1949]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1948														
September	2,227,587	\$43,928.6	1,003,451	\$25,334.9	307,274	\$4,108.4	564,652	\$7,300.1	199,033	\$4,080.7	141,713	\$2,939.6	11,464	\$155.9
October	2,253,858	44,515.5	1,016,303	25,696.8	311,319	4,168.4	570,592	7,389.5	202,876	4,172.8	141,155	2,930.1	11,613	157.9
November	2,279,992	45,105.0	1,029,835	26,073.0	315,391	4,227.3	575,473	7,463.6	206,309	4,246.2	141,248	2,935.1	11,736	159.8
December	2,314,557	45,872.5	1,047,985	26,564.2	320,928	4,307.3	581,265	7,549.0	210,253	4,331.0	142,223	2,958.6	11,903	162.2
1949														
January	2,351,824	46,754.7	1,069,674	27,179.1	327,098	4,398.9	585,916	7,619.6	214,110	4,414.6	143,038	2,978.9	11,988	163.5
February	2,393,462	47,737.1	1,093,636	27,857.9	333,853	4,501.8	591,709	7,705.2	217,897	4,498.3	144,291	3,008.8	12,076	164.9
March	2,441,959	48,852.9	1,120,238	28,601.0	341,834	4,620.7	598,589	7,805.2	223,413	4,617.4	145,656	3,041.5	12,229	167.2
April	2,480,450	49,750.5	1,140,969	29,195.5	347,861	4,711.6	604,375	7,890.5	227,811	4,711.9	146,958	3,071.7	12,376	169.3
May	2,517,142	50,631.0	1,161,046	29,782.3	353,700	4,801.8	609,528	7,968.1	232,170	4,806.1	148,184	3,101.3	12,514	171.3
June	2,554,248	51,520.0	1,180,909	30,369.1	359,840	4,898.1	614,714	8,043.8	236,394	4,897.7	149,724	3,137.9	12,667	173.5
July	2,577,386	52,131.4	1,193,955	30,823.4	364,009	4,965.4	614,601	8,044.5	239,902	4,973.7	150,130	3,149.2	12,789	175.3
August	2,613,604	53,036.1	1,216,963	31,450.4	370,293	5,005.1	615,067	8,100.4	244,420	5,072.3	150,937	3,170.5	12,924	177.4
September	2,644,910	53,775.4	1,232,421	31,909.4	375,103	5,140.9	624,257	8,196.9	248,800	5,169.4	151,191	3,179.5	13,048	179.2
Monthly benefit actions, Sept. 1949:														
In force ² at beginning of month	2,940,204	60,651.1	1,403,778	36,705.2	419,063	5,778.9	652,670	8,561.4	248,194	5,145.0	203,445	4,281.5	13,054	179.1
Benefits awarded in month	56,243	1,270.8	27,340	782.0	9,672	144.0	9,954	143.3	5,400	115.3	3,655	83.1	222	3.2
Entitlements terminated ³	19,571	377.6	6,813	176.5	3,522	47.3	5,438	74.0	869	17.1	2,832	61.4	97	1.3
Net adjustments ⁴	-4	13.7	-41	8.5	-13	1.2	19	2.7	10	(0)	19	1.3	2	(0)
In force at end of month	2,976,872	61,558.0	1,424,264	37,319.2	425,200	5,876.8	667,205	8,633.3	252,735	5,243.3	204,287	4,304.5	13,181	181.0

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

⁴ Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

⁵ Less than \$50.

Table 9.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–49

[Corrected to Oct. 25, 1949]

Year and quarter ¹	Monthly benefits							Lump-sum awards ²	
	Total	Primary	Wife's	Child's	Widow's	Widow's current	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	462,403	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948	596,203	275,911	98,557	118,049	55,662	44,276	2,848	213,096	200,090
1946									
January–March	147,229	72,379	23,553	30,001	8,805	12,006	395	64,185	46,864
April–June	155,036	75,641	25,222	31,452	10,306	11,966	449	67,543	48,795
July–September	132,627	62,541	21,809	27,222	10,620	10,579	456	58,382	41,698
October–December	112,258	48,419	17,931	26,110	9,692	9,639	467	60,596	42,231
1947									
January–March	133,217	62,106	22,136	27,548	10,404	10,293	730	60,357	43,312
April–June	152,847	69,319	24,383	33,202	12,525	12,173	1,245	61,729	51,507
July–September	141,475	68,866	23,206	27,676	10,702	10,232	793	48,563	43,633
October–December	145,370	71,197	24,464	27,328	11,618	10,109	654	48,138	43,540
1948									
January–March	167,445	82,316	27,970	30,784	14,197	11,504	674	55,685	52,377
April–June	154,525	69,570	25,384	31,945	13,006	11,785	835	58,261	54,802
July–September	137,947	63,144	22,630	28,156	12,739	10,610	668	50,666	47,165
October–December	136,286	60,881	22,573	28,064	13,720	10,377	671	48,484	45,746
1949									
January–March	166,848	80,174	28,590	30,158	16,120	11,163	643	54,576	51,989
April–June	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September	169,214	84,268	29,038	29,228	15,375	10,649	656	52,483	49,925

¹ Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29, and for 1945 in the *Bulletin* for February 1949, p. 29.

² Under 1939 and 1946 amendments.

Table 10.—Unemployment insurance: Selected data on claims, benefits, and insured unemployment, by State, September 1949

[Corrected to Oct. 21, 1949]

Region and State	Initial claims ¹		Weeks of unemployment covered by continued claims		Compensated unemployment				Average weekly insured unemployment ²			
	Total		Waiting-period ³ and compensable claims		Compensable claims			Total, part-total, and partial unemployment				
	All claimants	Women claimants ⁴	New	Total	Women claimants	Weeks compensated	Benefits paid ⁵	Average weekly number of beneficiaries				
Total, 51 States	1,006,909	345,000	564,209	8,348,598	73,092,000	7,689,697	7,533,000	\$154,067,000	1,738,000	\$7,183,000	\$20.83	2,003,223
Region I:												
Connecticut	18,982	6,061	9,180	215,640	77,383	207,785	238,012	5,140,190	54,926	(10)	47,969	
Maine	7,222	2,553	3,409	54,316	20,037	52,092	50,299	806,122	11,608	44,801	16,54	
Massachusetts	49,242	19,664	25,452	490,684	194,403	464,770	461,108	10,519,586	106,410	435,091	23,56	
New Hampshire	7,099	2,872	3,887	51,414	24,178	47,632	51,020	802,946	11,774	46,026	18,35	
Rhode Island	11,358	4,887	4,399	119,124	45,843	113,866	110,416	2,487,101	25,481	106,167	22,02	
Vermont	2,175	609	1,172	16,913	6,308	15,788	17,735	326,208	4,093	14,956	19,89	
Region II:												
Delaware	1,978	413	1,398	13,933	3,506	13,024	12,729	259,216	2,937	12,005	20,95	
New Jersey	38,674	13,422	21,947	359,918	127,461	339,958	337,903	6,927,700	77,978	324,140	20,89	
New York	192,729	(10)	75,756	1,570,261	(10)	1,323,876	1,432,676	32,583,486	330,619	1,408,053	22,74	
Pennsylvania	115,148	(10)	50,545	852,997	(10)	807,644	785,390	15,888,609	181,244	761,773	20,50	
Region III:												
District of Columbia	2,451	820	1,952	20,395	8,072	19,128	18,691	332,495	4,313	18,495	17,74	
Maryland	15,752	3,514	9,080	134,584	33,777	134,584	117,927	2,540,972	27,214	111,180	22,09	
North Carolina	15,760	7,092	8,625	141,089	68,331	133,133	127,690	1,972,010	29,467	123,808	15,66	
Virginia	9,505	2,843	7,429	77,972	24,247	72,976	75,282	2,142,524	17,373	71,319	16,83	
West Virginia	11,258	1,566	7,943	115,479	19,282	112,081	108,598	1,903,770	25,061	82,982	18,11	
Region IV:												
Kentucky	9,402	2,234	6,731	110,602	30,353	105,806	93,393	1,459,878	21,552	90,645	15,69	
Michigan	40,361	9,057	22,075	259,552	72,060	242,787	226,304	5,442,657	52,238	220,464	24,37	
Ohio	58,400	13,833	43,369	486,933	130,490	431,976	(10)	(10)	(10)	(10)	117,625	
Region V:												
Illinois	60,628	19,389	38,532	641,238	237,520	608,167	596,415	10,887,526	137,635	546,418	18,97	
Indiana	21,623	6,390	11,367	131,000	40,448	122,005	113,538	2,071,748	26,201	107,811	18,70	
Minnesota	7,154	1,883	6,054	69,027	23,850	63,921	62,054	1,095,754	14,320	58,820	18,02	
Wisconsin	14,418	3,583	11,924	95,346	28,342	83,714	78,088	1,712,765	18,020	72,887	22,35	
Region VI:												
Alabama	11,144	1,631	7,897	129,633	28,575	122,688	119,524	1,952,575	27,583	112,464	16,68	
Florida	13,133	4,252	9,926	127,096	55,183	120,914	110,590	1,515,365	25,521	108,140	13,79	
Georgia	11,069	4,503	6,981	101,272	43,846	88,721	86,348	1,284,159	19,927	82,708	15,10	
Mississippi	4,649	1,041	3,297	42,864	11,939	40,536	37,720	539,860	8,705	34,842	14,70	
South Carolina	8,706	2,658	5,645	79,005	28,285	74,428	68,483	1,165,340	15,504	65,003	17,41	
Tennessee	10,621	3,892	8,795	150,756	58,192	143,240	128,275	1,948,745	20,602	122,871	15,42	
Region VII:												
Iowa	2,863	1,051	1,985	23,932	10,026	22,477	19,538	338,462	4,509	17,471	18,21	
Kansas	4,138	1,084	2,692	22,861	7,841	21,350	20,173	376,958	4,655	18,498	15,601	
Missouri	19,489	7,745	13,513	127,735	51,729	117,816	99,319	1,626,699	22,920	91,751	17,11	
Nebraska	1,589	597	1,114	7,513	3,518	6,810	6,523	101,213	1,505	6,059	15,87	
North Dakota	137	50	106	913	491	890	844	15,144	195	755	18,50	
South Dakota	323	128	233	1,637	751	1,532	1,269	21,614	293	1,160	17,31	
Region VIII:												
Arkansas	6,688	922	4,492	44,396	9,522	41,164	20,935	495,131	6,908	27,752	17,12	
Louisiana	12,244	2,161	9,060	109,237	21,131	102,805	91,223	1,578,313	21,052	83,861	21,24	
New Mexico	1,317	299	1,016	11,684	2,244	11,167	9,127	165,471	2,105	8,833	18,30	
Oklahoma	7,121	1,701	5,147	58,162	16,705	55,339	42,640	732,407	9,840	40,629	17,50	
Texas	14,026	3,373	11,611	94,917	25,872	86,451	77,356	1,158,390	17,851	71,374	14,92	
Region IX:												
Colorado	4,074	898	3,394	17,687	6,479	16,238	15,096	290,868	3,484	14,433	19,58	
Idaho	1,863	417	1,767	9,393	4,060	8,268	8,656	1,185,345	1,536	6,320	18,07	
Montana	1,403	377	961	8,606	3,510	7,732	7,637	136,928	1,762	7,637	17,98	
Utah	2,283	653	1,832	19,196	7,475	17,831	16,598	386,149	3,830	15,431	23,84	
Wyoming	525	166	412	2,426	1,045	2,192	2,309	49,453	533	2,073	22,33	
Region X:												
Arizona	4,106	1,120	3,144	26,347	7,364	24,979	20,309	428,916	4,687	19,346	21,38	
California	114,274	35,172	55,733	858,698	338,415	813,794	799,855	17,897,935	184,583	758,611	22,83	
Nevada	1,619	391	1,103	8,443	2,653	8,433	8,393	189,824	1,937	7,900	22,98	
Oregon	12,809	2,662	8,637	77,595	23,915	70,392	68,830	1,403,104	15,884	65,441	20,78	
Washington	20,553	4,523	13,330	133,118	36,196	121,400	120,395	2,494,394	27,784	115,255	20,98	
Territories:												
Alaska	202	83	164	1,500	752	1,444	4,489	107,303	1,036	4,417	23,97	
Hawaii	2,562	722	1,776	23,359	4,480	21,963	23,705	513,213	5,470	22,771	22,11	

¹ Excludes transitional claims.

² Estimated on the basis of the ratio between new claims filed by women and all new claims; for New York and Pennsylvania, new claims filed by women are estimated.

³ Maryland has no provision for filing waiting-period claims.

⁴ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁵ Unemployment represented by continued claims filed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. State distribution excludes railroad unemployment insurance claims.

⁶ Includes New York and Pennsylvania.

⁷ Includes estimates for New York and Pennsylvania.

⁸ Includes estimates for Ohio.

⁹ Includes estimates for Connecticut and Ohio.

¹⁰ Data not received.

¹¹ Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of a benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

¹² Data not available.

Source: Department of Labor, Bureau of Employment Security.

Table 11.—Unemployment insurance: Percent of first benefit payments issued within 2 weeks,¹ by type of payment, by State, and by quarter, July 1948–September 1949

[Corrected to Oct. 31, 1949]

Region and State	Type of week ²	Intrastate payments ³										Interstate payments		
		For claims at weekly intervals ⁴					For claims at biweekly intervals ⁵					Prewar average ⁶	July-September 1949	
		July-September 1948	October-December 1948	January-March 1949	April-June 1949	July-September 1949	July-September 1948	October-December 1948	January-March 1949	April-June 1949	July-September 1949			
Total, 51 States...		83	79	82	79	86	72	42	47	44	50	51	64	51
Region I:														
Connecticut	C	79					83	80	6	21	38	72	69	70
Maine	C	91	75	73	80	85	(*)	60	59	68	(*)	92	92	38
Massachusetts	C	92	83	90	86	88	75						63	38
New Hampshire	C	95	74	68	50	79	83						95	58
Rhode Island ⁷	F	96	91	93	92	95	94						87	77
Vermont	C	83	79	86	79	68	59	23	62	43	51	35	67	53
Region II:														
Delaware ⁸	F	97	88	96	93	93	90						90	78
New Jersey	F	76							15	20	14	54	52	71
New York	C	88	79	81	74	93	47						68	2
Pennsylvania	F	71	73	74	80	82	84						67	39
Region III:														
District of Columbia ⁹	C	91						(*)	1	2	3	(*)	59	(*)
Maryland ¹⁰	C	90	82	96	97	98	97						91	74
North Carolina	FFF	81	65	73	65	81	84		42	44	74	78	40	66
Virginia ¹¹	F	90	80	72	76	74	79		0	0	0	0	88	42
West Virginia	F	78							45	50	57	55	55	41
Region IV:														
Kentucky	F	88	75						70	75	43	57	57	(*)
Michigan	CC	87	83	81	86	86	85						69	5
Ohio	C	75	81	87	83	87	(*)						64	(*)
Region V:														
Illinois	F	76							50	67	66	47	42	46
Indiana	FC	63	93		69	78	84		83	85	69	70	38	17
Minnesota ¹²	C	91							77	71	71	72	81	52
Wisconsin	FC	90	11 76	11 84	11 77	11 76	73						65	36
Region VI:														
Alabama ¹³	F	90	23	38	28	31	58	2	5				73	35
Florida ¹⁴	F	91	91	91	93	93	93						74	70
Georgia	F	71	92	92	94	89	90	81	84	.82	79	83	70	83
Mississippi	F	97	93	92	89	88	93						95	75
South Carolina	F	65							66	64	49	46	55	49
Tennessee	C	73							57	61	29	39	45	34
Region VII:														
Iowa	F	90	63	74	26	62	59		35	8	12	10	69	30
Kansas	FC	88	86	92	93	90	92	76	74	72	65	72	84	38
Missouri	C	70							42	46	44	46	42	57
Nebraska	F	89	83	92	85	81	82	70	84	75	75	62	74	49
North Dakota	F	85	73	93	82	74	80						74	50
South Dakota	F	90	86	94	59	33	86						86	64
Region VIII:														
Arkansas	C	100							84	84	81	79	84	83
Louisiana	FP	91							80	89	52	32	88	32
New Mexico	F	91	83	86	79	70	85	60	72	63	47	78	35	
Oklahoma ¹⁵	FC	93							4	1	0	0	88	50
Texas	F	84	83	86	40	47	81						63	20
Region IX:														
Colorado	C	93	90	96	93	88	88		67	96	89	86	91	63
Idaho	C	66	73										50	77
Montana	F	94	94	95	92	92	92						88	77
Utah ¹⁶	CF	93	74	81	66	69	39						77	16
Wyoming	F	89	91	94	82	76	86	56	64	28	47	14	59	61
Region X:														
Arizona	F	95	92	96	85	90	94						91	68
California ¹⁷	FS	89	86	87	87	86	86						92	37
Nevada	C	96	96	89	92	87	90						91	62
Oregon	CC	80	74		48	85	87	19	6	20			55	53
Washington ¹⁸	C	76	68	71	73	76	71	2	1	18	32	41	59	18
Territories:														
Alaska ¹⁹	F	51	87	79	49	73	40						43	45
Hawaii	F	96	72	21	42	66	40						46	30

¹ Time between the end of the benefit period and the date of payment.

² C represents "calendar week," a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday. F represents "flexible week," a period of 7 consecutive days, beginning on the date a claim is filed. States are classified by type of week in effect during July–September 1949.

³ For all types of unemployment. Includes all interstate payments regardless of the frequency of claims-taking within the State.

⁴ Excludes Maine and Ohio; data not received.

⁵ Some or all local offices in these States present checks directly to the claimant.

⁶ Less than 1 percent.

⁷ Includes payments for total and part-total unemployment only; before July–September 1949, Wisconsin's provision for payments for partial unemployment not comparable with that of other States.

Source: Department of Labor, Bureau of Employment Security.

Table 12.—Unemployment insurance: Percent of second and subsequent benefit payments issued within 2 weeks,¹ by type of payment, by State, and by quarter, July 1948–September 1949

[Corrected to Oct. 31, 1949]

Region and State	Type of week ²	Intrastate payments ³										Interstate payments ⁴		
		For claims taken at weekly intervals ⁵					For claims taken at biweekly intervals ⁶					Prewar average ⁷	July-September 1949	
		July-September 1948	October-December 1948	January-March 1949	April-June 1949	July-September 1949	July-September 1948	October-December 1948	January-March 1949	April-June 1949	July-September 1949			
Total, 51 States		94	93	93	92	93	91	50	50	55	63	67	74	845
Region I:														
Connecticut	C	93				79	90	41	45	56	72	70	87	65
Maine	C	96	94	91	94	95	(8)	80	77	83	(8)	97	97	(8)
Massachusetts	C	99	94	95	95	95	93						94	56
New Hampshire	C	97	95	89	73	94	97						97	88
Rhode Island	F	98	98	99	99	99	99						92	60
Vermont	C	95	96	96	96	95	94	73	81	84	69	72	91	78
Region II:														
Delaware	F	90	94	98	98	99	98						95	00
New Jersey	F	93						35	47	31	66	71	86	55
New York	C	94	93	94	92	93	85						68	13
Pennsylvania	F	94	86	84	87	89	90						84	39
Region III:														
District of Columbia ⁸	C	98					1	5	3	6	10	83	(10)	
Maryland ⁹	F	90	88	95	97	98	98						86	75
North Carolina	F	95	89	88	87	92	94	62	69	78	82	71	80	
Virginia ¹⁰	F	95	91	85	81	75	83	0	0	0	0	92	50	
West Virginia	F	96						80	77	84	83	75	81	68
Region IV:														
Kentucky	F	93	83					71	76	75	66	57	66	(10)
Michigan	C	95	92	93	96	96	95						84	9
Ohio	C	91	94	95	94	95	(8)						79	(8)
Region V:														
Illinois	F	91						79	77	76	65	68	66	30
Indiana	F	95	96		77	91	95	70	66	46			73	15
Minnesota ¹¹	F	97						71	64	61	69	63	93	71
Wisconsin	C	97	84	84	84	93	92						85	61
Region VI:														
Alabama ¹²	F	96	78	80	77	78	86	3	8				70	64
Florida ¹³	F	93	97	95	95	97	97						77	82
Georgia	F	88	97	96	97	96	97	93	92	93	92	95	83	91
Mississippi	F	99	96	96	94	95	97						97	65
South Carolina	F	86						81	82	75	70	81	79	70
Tennessee	C	88						58	60	60	46	51	83	39
Region VII:														
Iowa	F	96	92	94	89	89	92		81	73	77	74	85	50
Kansas	C	91	86	91	95	94	95	52	64	56	58	50	88	8
Missouri	F	88						65	59	62	64	75	66	66
Nebraska	F	97	92	97	96	95	94	84	91	88	91	82	90	69
North Dakota	F	93	84	93	94	95	92						85	67
South Dakota	F	98	95	97	52	31	93						93	67
Region VIII:														
Arkansas	C	91						80	81	79	78	83	93	65
Louisiana	F	97						72	74	35	38	66	94	54
New Mexico	F	97	92	92	89	87	91	69	56	52	61		86	45
Oklahoma	C	96						3	2	0	0	0	93	52
Texas	F	95	94	95	42	56	91						88	30
Region IX:														
Colorado	C	97	98	99	98	97	98						93	79
Idaho	C	64	87					86	97	98	97	98	67	92
Montana	F	98	97	97	97	97	98						94	84
Utah ¹⁴	C	99	89	93	95	93	87						90	39
Wyoming	F	94	93	98	93	91	92	75	76	53	64	81	85	68
Region X:														
Arizona	F	98	96	97	94	95	97						96	74
California ¹⁵	F	96	96	96	96	97	97						30	50
Nevada	C	98	97	93	97	96	95						95	69
Oregon ¹⁶	C	91	90		72	89	93	10	5	28			71	55
Washington	C	93	89	91	91	90	90	1	1	34	41	45	86	36
Territories:														
Alaska	F	67	62	89	80	87							61	70
Hawaii	F	98	87	44	63	70	75						66	50

¹ Time between the end of the benefit period and the date of payment.

² For all types of unemployment. Includes all interstate payments regardless of the frequency of claims-taking within the State.

³ Excludes Maine and Ohio; data not received.

⁴ Some or all local offices in these States present checks directly to the claimant.

⁵ Less than 1 percent.

⁶ Includes payments for total and part-total unemployment only; before July-September 1949, Wisconsin's provision for payments for partial unemployment not comparable with that of other States.

Source: Department of Labor, Bureau of Employment Security.

Table 13.—Unemployment insurance: Lower and higher authority appeals decisions by days elapsed between date of filing and date of decision, by State, July-September 1949

[Corrected to Oct. 27, 1949]

Region and State	Lower authority decisions			Higher authority decisions ¹		
	Number	Percent decided within—		Number	Percent decided within—	
		30 days	75 days		30 days	75 days
Total, 51 States ²	41,703	20.7	74.7	5,606	13.0	48.6
Region I:						
Connecticut	685	53.3	94.0			
Maine	235	69.8	97.0	12	16.7	100.0
Massachusetts	2,900	15.6	74.4			
New Hampshire	170	8.2	87.1			
Rhode Island	3,377	63.9	94.4	23	52.2	95.7
Vermont	67	0	6.0	4	25.0	75.0
Region II:						
Delaware	118	8.5	86.4	14	42.9	100.0
New Jersey	3,395	14.7	46.7	574	25.3	72.5
New York ³	5,656	2.4	64.7	751	1.5	16.9
Pennsylvania	2,671	13.9	76.1	423	.9	58.2
Region III:						
Dist. of Col.	53	83.0	88.7	0	0	0
Maryland	1,751	66.2	95.9	292	72.9	99.0
North Carolina	945	40.5	95.1	40	17.5	77.5
Virginia	220	6.8	52.7	42	95.2	97.6
West Virginia	1,198	31.4	81.8	149	7.4	86.6
Region IV:						
Kentucky	316	6.0	46.8	19	31.6	52.6
Michigan	1,507	33.4	83.0	547	.2	9.5
Ohio	2,076	0	33.5	272	3.7	79.0
Region V:						
Illinois	2,970	28.9	81.0	498	5.8	29.5
Indiana	756	31.7	80.4	46	4.3	84.8
Minnesota	328	59.1	93.9	52	36.5	78.8
Wisconsin	379	.3	53.8	115	60.9	63.5
Region VI:						
Alabama	1,299	42.6	92.8	156	0	21.8
Florida	212	28.1	96.3	10	10.0	60.0
Georgia	429	33.8	95.8	25	28.0	84.0
Mississippi	128	47.7	89.8	18	5.6	94.4
South Carolina	442	6.1	80.8	33	78.8	100.0
Tennessee	1,794	16.7	79.0	240	6.7	55.8
Region VII:						
Iowa	483	24.2	82.2	51	19.6	96.1
Kansas	286	10.5	84.6	27	37.0	85.2
Missouri	939	.9	78.2	7	0	0
Nebraska	83	19.3	85.5			
North Dakota	42	71.4	88.1	5	100.0	100.0
South Dakota	19	5.3	57.9	0	0	0
Region VIII:						
Arkansas	571	9.5	91.9	14	7.1	92.9
Louisiana	304	3.0	86.5	26	11.5	88.5
New Mexico	51	13.7	68.6	3	0	66.7
Oklahoma	260	19.2	88.1	17	0	29.4
Texas	1,325	35.4	94.3	36	2.8	41.7
Region IX:						
Colorado	168	66.7	90.4	8	50.0	62.5
Idaho	31	16.1	45.2	4	0	75.0
Montana	19	15.8	94.7	0	0	0
Utah	14	85.7	92.9	1	0	100.0
Wyoming	11	36.4	90.9	1	100.0	100.0
Region X:						
Arizona	81	21.0	81.5	5	0	80.0
California	3,007	10.8	82.6	491	.2	45.2
Nevada	34	64.7	85.3	3	66.7	100.0
Oregon	253	43.1	84.6	10	50.0	80.0
Washington	510	.8	54.7	52	28.8	90.4
Territories:						
Alaska	8	50.0	87.5	0	0	0
Hawaii	7	28.6	100.0			

¹ Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire have only 1 appeals authority.

² Number of decisions in New York represents all cases in terms of claimants involved.

³ Includes decisions rendered by Rhode Island Board of Review.

⁴ Includes labor-dispute decisions rendered by a special representative of Illinois Department of Labor.

Source: Department of Labor, Bureau of Employment Security.

Table 14.—Unemployment insurance: Interstate claims received as liable State, weeks compensated by interstate payments, and amount of interstate payments issued, by State, July-September 1949

[Corrected to Oct. 21, 1949]

Region and State	Claims		Payments	
	Initial	Continued	Weeks compensated	Amount of benefits
Total, 51 States ¹	217,984	1,341,056	921,341	\$18,774,629
Region I:				
Conn.	5,449	35,715	30,594	674,700
Maine	805	4,494	4,505	72,987
Mass.	5,661	44,872	32,951	777,282
N. H.	1,318	8,443	7,269	117,609
R. I.	1,853	15,963	12,783	285,778
Vt.	736	4,899	4,203	83,398
Region II:				
Del.	863	5,692	3,953	86,952
N. J.	6,337	45,910	30,400	637,597
N. Y.	27,615	211,741	125,268	2,993,247
Pa.	10,920	65,726	45,489	871,511
Region III:				
Dist. of Col.	2,458	14,969	8,022	145,977
Md.	3,629	23,286	16,416	366,254
N. C.	4,055	14,879	12,646	184,493
Va.	3,120	21,700	16,261	289,180
W. Va.	4,265	23,905	14,059	236,434
Region IV:				
Ky.	1,594	17,153	13,362	214,813
Mich.	6,856	40,307	19,929	455,822
Ohio	8,864	52,269	31,883	635,236
Region V:				
Ill.	19,742	134,768	97,708	1,824,898
Ind.	6,161	21,074	21,265	401,593
Minn.	2,050	9,172	6,210	105,427
Wis.	1,829	8,586	4,568	93,176
Region VI:				
Ala.	3,047	14,518	9,954	170,049
Fla.	6,285	36,243	24,707	348,745
Ga.	3,713	19,923	13,455	206,068
Miss.	1,443	7,527	5,565	88,080
S. C.	1,511	9,433	6,961	126,488
Tenn.	3,200	24,746	18,534	269,051
Region VII:				
Iowa	1,203	6,281	3,115	56,280
Kans.	1,980	11,950	8,652	170,411
Mo.	4,246	21,752	11,247	198,784
Nebr.	943	4,230	2,715	43,444
N. Dak.	309	1,298	954	16,774
S. Dak.	271	1,241	917	16,018
Region VIII:				
Ark.	1,111	6,826	4,827	79,652
La.	3,587	14,254	11,595	261,520
N. Mex.	1,144	5,901	5,237	92,207
Okla.	2,520	13,353	9,972	175,231
Tex.	6,318	33,408	14,808	235,790
Region IX:				
Colo.	1,766	8,107	6,955	131,132
Idaho	852	2,936	1,809	34,329
Mont.	708	3,713	2,515	45,165
Utah	1,138	3,910	1,835	43,732
Wyo.	771	3,423	2,184	49,836
Region X:				
Ariz.	1,982	12,170	8,057	168,096
Calif.	26,120	181,855	129,854	2,992,307
Nev.	1,279	6,270	5,467	118,293
Oreg.	4,294	19,341	14,145	279,149
Wash.	7,568	25,747	22,196	455,685
Territories:				
Alaska	1,971	12,987	11,540	278,188
Hawaii	326	2,190	1,795	39,752

¹ Excludes September data for Ohio; data not received.

Source: Department of Labor, Bureau of Employment Security.

Table 15.—Unemployment insurance: Ratio of State insured unemployment in week ended September 10, 1949, to average covered employment, January-December 1948

Region and State	Insured unemployment ¹	Average covered employment ² (In thousands)	Ratio (percent) of insured unemployment to covered employment	Total		
				Initial claims	Continued claims	Payments
Total	1,936,991	32,948	5.9	31,034	385,248	\$8,774,775
Region I:						
Connecticut	50,741	635	8.0	529	9,155	166,379
Maine	12,670	176	7.2	4	54	939
Massachusetts	115,544	1,459	7.9	204	2,153	49,433
New Hampshire	11,990	132	9.1	292	4,231	89,922
Rhode Island	29,871	240	12.4	3,235	20,044	602,564
Vermont	4,084	64	6.4	226	1,750	41,058
Region II:						
Delaware	2,854	93	3.1	406	8,424	173,893
New Jersey	84,547	1,310	6.5	65	578	12,078
New York	367,266	4,369	8.4	114	2,202	49,963
Pennsylvania	183,198	3,104	5.9	782	9,699	203,983
Region III:						
District of Columbia	4,582	221	2.1	448	7,006	156,696
Georgia	30,638	565	5.4	255	4,719	111,702
Idaho	34,333	641	5.4	61	262	5,236
Illinois	17,782	493	3.6	1,488	19,815	492,474
Indiana	27,318	401	6.8	833	7,171	165,175
Iowa	15,189	1,605	4.1	185	1,587	33,476
Kansas	115,170	2,216	5.2	223	1,301	32,915
Kentucky	31,379	430	7.3	367	7,941	209,154
Louisiana	20,521	391	7.6	346	5,094	165,955
Maine	23,864	530	4.5	213	2,985	66,147
Maryland	16,264	552	2.9	269	3,953	76,501
Michigan	22,455	741	3.0	1,513	21,981	510,017
Minnesota	31,379	430	7.3	1,051	13,024	306,702
Mississippi	20,521	391	7.6	544	6,742	135,567
Missouri	23,864	530	4.5	184	1,978	43,739
Montana	16,264	552	2.9	577	8,488	172,677
Nebraska	31,379	430	7.3	93	487	11,732
Nevada	22,455	741	3.0	35	195	4,118
New Hampshire	150,760	2,382	6.3	205	1,950	48,409
New Jersey	31,379	430	7.3	925	16,254	411,777
New Mexico	20,521	391	7.6	176	1,406	23,083
New York	23,864	530	4.5	4,377	37,288	885,110
North Carolina	16,264	552	2.9	825	6,754	153,134
North Dakota	31,379	430	7.3	9	41	1,494
Ohio	22,455	741	3.0	1,757	21,881	557,897
Oklahoma	31,379	430	7.3	307	5,086	110,716
Oregon	20,521	391	7.6	323	3,047	63,320
Panama Canal	23,864	530	4.5	3,190	51,262	1,000,774
Pennsylvania	16,264	552	2.9	58	1,300	30,927
Puerto Rico	31,379	430	7.3	189	4,385	87,019
Rhode Island	22,455	741	3.0	0	37	680
Samoa-Guam	31,379	430	7.3	305	4,900	105,273
South Carolina	20,521	391	7.6	57	310	7,426
South Dakota	23,864	530	4.5	383	7,324	174,704
Tennessee	16,264	552	2.9	842	10,230	266,393
Utah	31,379	430	7.3	120	919	25,179
Vermont	22,455	741	3.0	91	1,040	26,288
Virginia	150,760	2,382	6.3	490	5,846	133,033
Washington	31,379	430	7.3	790	5,375	99,707
West Virginia	20,521	391	7.6	437	9,230	208,962
Wisconsin	23,864	530	4.5	771	6,780	161,813
Wyoming	16,264	552	2.9	28	76	1,611

Table 16.—Veterans' unemployment allowances: Claims and payments, September 1949¹

State or jurisdiction	Initial claims	Continued claims	Payments
Total	31,034	385,248	\$8,774,775
Alabama	529	9,155	166,379
Alaska	4	54	939
Arizona	204	2,153	49,433
Arkansas	292	4,231	89,922
California	3,235	20,044	602,564
Colorado	226	1,750	41,058
Connecticut	406	8,424	173,893
Delaware	65	578	12,078
District of Columbia	114	2,202	49,963
Florida	782	9,699	203,983
Georgia	448	7,006	156,696
Hawaii	255	4,719	111,702
Idaho	61	262	5,236
Illinois	1,488	19,815	492,474
Indiana	833	7,171	165,175
Iowa	185	1,587	33,476
Kansas	223	1,301	32,915
Kentucky	367	7,941	209,154
Louisiana	346	5,094	165,955
Maine	213	2,985	66,147
Maryland	269	3,953	76,501
Massachusetts	1,513	21,981	510,017
Michigan	1,051	13,024	306,702
Minnesota	544	6,742	135,567
Mississippi	184	1,978	43,739
Missouri	577	8,488	172,677
Montana	85	478	11,051
Nebraska	93	487	11,732
Nevada	35	195	4,118
New Hampshire	205	1,950	48,409
New Jersey	925	16,254	411,777
New Mexico	176	1,406	23,083
New York	4,377	37,288	885,110
North Carolina	825	6,754	153,134
North Dakota	9	41	1,494
Ohio	1,757	21,881	557,897
Oklahoma	307	5,086	110,716
Oregon	323	3,047	63,320
Panama Canal	2	30	800
Pennsylvania	3,190	51,262	1,000,774
Puerto Rico	58	1,300	30,927
Rhode Island	189	4,385	87,019
Samoa-Guam	0	37	680
South Carolina	305	4,900	105,273
South Dakota	57	310	7,426
Tennessee	383	7,324	174,704
Texas	842	10,230	266,393
Utah	120	919	25,179
Vermont	91	1,040	26,288
Virginia	490	5,846	133,033
Washington	790	5,375	99,707
West Virginia	437	9,230	208,962
Wisconsin	771	6,780	161,813
Wyoming	28	76	1,611

¹ Represents activities under title V of the Servicemen's Readjustment Act; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

² Represents number of continued claims adjusted to represent unemployment in the week in which the 8th of the month falls.

³ Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to Sept. 28, 1949.

Table 17.—Nonfarm placements: Number, by State, September 1949

Region and State	Total	Women	Veterans ¹
Continental U. S.	466,408	191,695	115,985
Region I:			
Connecticut	6,623	3,537	1,300
Maine	2,673	1,091	692
Massachusetts	9,348	4,626	2,244
New Hampshire	1,238	583	278
Rhode Island	2,049	1,403	208
Vermont	817	284	271
Region II:			
Delaware	1,168	623	209
New Jersey	10,580	6,600	1,604
New York	62,717	39,637	8,820
Pennsylvania	15,077	9,798	2,902
Region III:			
District of Columbia	3,733	1,832	720
Maryland	5,551	2,051	1,424
North Carolina	13,375	6,451	2,571
Virginia	8,504	3,873	1,488
West Virginia	1,943	804	434
Region IV:			
Kentucky	2,347	795	693
Michigan	10,093	2,547	3,520
Ohio	20,980	7,966	4,727
Region V:			
Illinois	15,087	5,226	4,222
Indiana	10,258	4,987	2,131
Minnesota	11,664	3,666	3,713
Wisconsin	14,017	5,683	3,581
Region VI:			
Alabama	11,049	4,296	1,883
Florida	10,825	4,247	2,737
Georgia	9,845	4,763	1,567
Mississippi	9,100	3,177	1,515
South Carolina	10,223	2,506	2,933
Tennessee	11,381	4,177	3,537
Region VII:			
Iowa	8,666	2,304	3,000
Kansas	6,845	1,907	2,384
Missouri	9,572	3,268	2,623
Nebraska	4,732	888	1,681
North Dakota	2,912	631	903
South Dakota	2,420	887	952
Region VIII:			
Arkansas	7,824	2,969	2,070
Louisiana	6,632	2,154	2,055
New Mexico	3,731	815	1,337
Oklahoma	12,714	3,538	3,980
Texas	36,392	12,883	10,119
Region IX:			
Colorado	6,233	1,176	2,382
Idaho	4,297	886	1,978
Montana	2,495	409	1,038
Utah	3,093	761	1,210
Wyoming	1,613	216	642
Region X:			
Arizona	2,893	988	938
California	32,910	13,355	9,216
Nevada	1,559	432	449
Oregon	7,508	2,039	2,640
Washington	7,405	2,180	2,305
Territories	2,131	366	1,047
Alaska	1,150	212	458
Hawaii	512	153	120
Puerto Rico	469	1	469

¹ Represents placements of veterans of all wars.

Source: Department of Labor, Bureau of Employment Security.

Table 18.—Public assistance in the United States, by month, September 1948—September 1949¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	
			Families	Children					Families	Children			
Number of recipients												Percentage change from previous month	
1948													
September	2,446,714	453,471	1,160,277	84,526	359,000				+0.7	+0.6	+0.7	+0.3	+0.6
October	2,469,374	460,021	1,176,199	84,815	360,000				+0.9	+1.4	+1.4	+3.3	+4.4
November	2,482,350	465,900	1,190,379	85,271	369,000				+0.5	+1.3	+1.2	+5.5	+2.8
December	2,498,259	474,814	1,213,776	85,788	397,000				+0.6	+1.9	+2.0	+6.6	+7.7
1949													
January	2,511,829	484,947	1,239,839	86,178	433,000				+0.5	+2.1	+2.1	+5.5	+9.0
February	2,528,358	496,121	1,267,383	86,679	461,000				+0.7	+2.3	+2.2	+6.6	+6.4
March	2,552,554	509,276	1,300,472	87,100	491,000				+1.0	+2.7	+2.6	+5.5	+6.6
April	2,581,556	520,299	1,327,634	87,806	476,000				+1.1	+2.2	+2.1	+8.8	-3.1
May	2,605,689	539,361	1,349,251	88,537	465,000				+0.9	+1.7	+1.6	+8.8	-2.3
June	2,625,594	538,758	1,365,813	89,301	461,000				+0.8	+1.4	+1.2	+9.9	-9.9
July	2,643,274	543,541	1,381,957	89,929	461,000				+0.7	+1.3	+1.2	+7.7	+1.1
August	2,661,257	551,716	1,402,033	90,513	475,000				+0.7	+1.5	+1.5	+6.6	+2.9
September	2,679,906	559,902	1,423,447	91,112	479,000				+0.7	+1.5	+1.5	+7.7	+9.9
Amount of assistance												Percentage change from previous month	
1948													
September	\$146,503,597	\$96,634,819	\$30,491,540	\$3,502,238	\$15,875,000				+1.2	+1.1	+1.2	+0.9	+2.5
October	155,121,440	102,471,581	32,774,864	3,644,995	16,230,000				+0.9	+6.0	+7.5	+4.1	+2.2
November	157,897,675	103,999,787	33,337,118	3,690,770	16,861,000				+1.8	+1.5	+1.7	+1.5	+3.9
December	161,665,603	104,978,094	34,129,674	3,734,835	18,823,000				+2.4	+0.9	+2.4	+0.9	+11.6
1949													
January	167,365,418	107,955,903	35,333,539	3,806,976	20,269,000				+3.5	+2.8	+3.5	+1.9	+7.7
February	170,732,618	108,474,564	36,370,140	3,839,914	22,048,000				+2.0	+5	+2.9	+0.9	+8.8
March	175,892,699	110,111,693	37,488,223	3,877,783	24,355,000				+3.0	+1.5	+3.1	+1.0	+10.5
April	177,084,665	111,802,706	38,249,784	3,926,205	23,106,000				+7	+1.5	+2.0	+1.2	-5.1
May	178,071,276	113,312,300	38,679,602	3,974,374	22,105,000				+6	+1.4	+1.1	+1.2	-4.3
June	179,596,506	114,463,261	39,027,499	4,020,746	22,085,000				+9	+1.0	+0.9	+1.2	-1.1
July	181,038,432	115,475,645	39,530,328	4,066,459	21,966,000				+8	+0.9	+1.3	+1.1	-5.5
August	184,109,498	115,643,611	40,224,875	4,108,012	23,133,000				+1.7	+1.0	+1.8	+1.0	+5.3
September	187,605,604	119,136,640	40,958,319	4,200,645	23,310,000				+1.9	+2.1	+1.8	+2.3	+8.8

¹ Data subject to revision. Includes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 19.—Old-age assistance: Recipients and payments to recipients, by State, September 1949¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—					
		Total amount	Average	August 1949 in—		September 1948 in—				Total amount	Average	August 1949 in—		September 1948 in—			
				Number	Amount	Number	Amount					Number	Amount	Number	Amount		
Total	2,679,006	\$119,136,640	\$44.46	+0.7	+2.1	+9.5	+23.3	Mo.	126,345	\$5,421,204	\$42.91	+0.6	+0.9	+7.0	+21.3		
Ala.	74,614	1,701,817	22.81	+2	+6	+14.2	+32.4	Mont.	11,176	571,421	51.13	+4	+1.6	+3.3	+32.4		
Alaska	1,529	88,030	57.57	+5	+8	+11.8	+28.8	Nebr.	23,813	1,033,852	43.42	+2	+3.4	-1	+5.2		
Ariz.	12,134	637,541	52.57	+2.9	+1.8	+11.3	+20.4	Nev.	2,493	134,819	54.08	+1.2	+1.2	+12.8	+23.4		
Ark.	58,085	1,438,435	24.76	+2.1	+1.8	+17.4	+59.2	N. H.	7,145	309,454	43.31	+1	(2)	+4.1	+12.3		
Calif.	250,876	18,379,897	70.73	+2.0	+2.0	+35.2	+67.2	N. J.	23,936	1,160,657	48.49	+5	+8	+2.8	+15.3		
Colo.	48,278	3,234,978	67.01	+5	+5	+5.3	-9.9	N. Mex.	9,597	340,904	35.52	+8	+5.4	+6.7	+19.6		
Conn.	17,882	991,861	55.47	+2.2	+2.4	+14.9	+30.0	N. Y.	117,496	6,181,303	52.61	+4	+3	+5.3	+11.7		
Del.	1,571	44,594	28.39	+1.6	+1.6	+15.4	+21.7	N. C.	56,446	1,222,314	21.65	+1.0	+1.2	+24.9	+49.4		
D. C.	2,663	112,121	42.10	+8	+8	+7.4	+5.4	N. Dak.	8,827	413,673	46.86	+2	+1.0	+1.4	+14.6		
Fla.	66,420	3,523,241	53.04	+5	+5.6	+9.9	+52.4	Ohio.	126,007	5,803,473	46.77	+4	+5	+2.1	+13.4		
Ga.	93,936	2,110,710	22.46	+6	+9.0	+8.7	+24.1	Oklahoma.	100,737	5,252,098	52.14	+1	(2)	+3.1	+19.3		
Hawaii	2,353	82,163	34.92	+6	+1.0	+8.5	+11.8	Oreg.	23,174	1,124,633	48.53	+3	+6	+3.2	+12.7		
Idaho	10,902	509,777	46.76	+1.1	+1.1	+4.9	+11.4	Pa.	89,468	3,594,356	40.17	+7	+7	+3.0	+11.7		
Ill.	127,922	5,654,176	44.20	-1	+1	+2.0	+7.9	R. I.	9,931	451,585	45.47	+1.0	+1.3	+0.8	+17.1		
Ind.	50,486	1,790,301	35.46	+5	+9	+5	+6.7	S. C.	38,573	848,852	22.01	+5	+1.0	+13.5	+29.0		
Iowa	48,660	2,363,274	48.57	+3	+6	+2	+11.0	S. Dak.	12,041	463,620	38.50	+5	+8	+9	+14.8		
Kans.	37,741	1,886,748	49.99	+5	+5	+4.8	+31.6	Tenn.	62,253	1,914,392	30.75	+1.4	+1.4	+16.4	+34.6		
Ky.	60,599	1,274,149	21.03	+6	+1.1	+16.9	+39.6	Tex.	217,742	7,447,114	34.20	+3	+3	+5.6	+14.4		
La.	119,643	5,637,198	47.12	+6	+7	+15.9	+15.7	Utah.	10,071	456,892	45.37	+2	+6.4	+1.6	-9.1		
Maine	14,154	595,652	42.08	+8	+1.4	+6.0	+32.3	Vt.	6,313	219,340	34.74	-1.1	-1.4	+1.3	+1.9		
Md.	11,954	443,547	37.10	+2	+6	+1.9	+13.8	Va.	18,428	381,160	20.68	+7	+1.9	+0.1	+19.6		
Mass.	94,784	5,784,005	61.02	+6	+4	+6.1	+17.4	Wash.	70,624	4,712,639	66.73	+7	+5	+11.6	+27.7		
Mich.	96,704	4,467,562	46.20	+8	+1.4	+6.5	+17.4	W. Va.	24,359	661,033	27.14	+1.0	+1.0	+8.5	+43.6		
Minn.	55,485	2,716,706	48.96	+3	+2	+1.8	+9.4	Wis.	50,143	2,067,046	41.82	+8	+1.0	+4.2	+14.8		
Miss.	60,323	1,135,670	18.83	+1.0	+1.1	+15.7	+39.1	Wyo.	4,050	224,263	55.37	-2	(2)	+2.6	+16.0		

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Decrease of less than 0.05 percent.

³ Increase of less than 0.05 percent.

⁴ Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from monthly to semimonthly payments.

Table 20.—General assistance: Cases and payments to cases, by State, September 1949¹

State	Num- ber of cases	Payments to cases		Percentage change from—			
				August 1949 in—		September 1948 in—	
		Total amount	Aver- age	Num- ber	Amount	Num- ber	Amount
Total ²	479,000	\$23,310,000	\$48.66	+0.9	+0.8	+33.6	+46.8
Ala.	6,987	119,555	17.11	+5	+8	+11.0	+16.5
Alaska	45	1,435	(3)	-65.5	-68.3	(3)	(3)
Ariz.	1,411	51,419	36.44	-1.9	+17.3	-33.8	-17.7
Ark.	2,585	32,228	12.47	+3	+9	-2.0	-3
Calif.	37,552	2,028,166	54.01	-2.6	-1	+31.9	+46.4
Colo.	4,064	156,731	38.57	+4	+3.4	+4.2	-2
Conn.	5,940	306,401	51.58	+3.0	+3.2	+64.5	+90.3
Del.	1,181	43,273	36.64	+3.1	+8.2	+41.6	+51.4
D. C.	1,444	66,995	46.40	+1.0	+1.3	+20.5	+16.7
Fla.	4,800	\$ 71,600					
Ga.	3,193	50,821	15.92	+3	-5	+4.9	+1.1
Hawaii	2,489	126,145	50.68	+7.9	-3.3	+120.5	+130.7
Idaho ³	494	15,841	32.07	+1.2	+1	+3.1	+8.4
Ill.	38,243	1,921,236	50.24	+3.1	-9.0	+45.1	+40.1
Ind.	12,518	345,372	27.83	-5	+3.9	+29.1	+41.6
Iowa	3,764	100,301	26.65	-5.5	-4.4	+3.2	+12.0
Kans.	5,102	235,790	46.22	+1.2	+3.0	+13.9	+22.9
Ky.	3,104	67,551	21.76	-6.2	-4.4	+48.7	+86.0
La.	25,345	991,787	39.13	+3.3	+3.5	+93.0	+80.8
Maine	3,224	125,965	39.07	+4.1	+5.3	+22.8	+35.3
Md.	4,727	206,921	45.77	+2.2	+2.0	+12.2	+25.0
Mass.	22,157	1,126,370	50.84	+2.7	+9	+36.9	+59.0
Mich.	29,991	1,446,185	48.22	-3.3	-5.4	+15.0	+2.8
Minn.	6,432	305,526	47.50	+2	+1.7	+6.9	+17.7
Miss.	620	7,203	11.43	+1.8	+2.2	+23.3	+45.2
Mo.	16,396	516,290	31.49	+1.6	+2.2	+21.7	+19.2
Mont.	1,223	45,161	35.29	+3.0	+5.4	-7.5	+15.8
Nebr.	1,488	47,019	31.60	-2.6	-5.4	+10.8	+18.2
Nev.	354	9,206	26.01	+4.4	+7.7	+32.1	+40.0
N. H.	1,577	61,494	38.99	+1.5	+5	+43.4	+53.4
N. J. ⁴	11,210	659,715	58.85	-1.4	+3.7	+69.0	+84.8
N. Mex.	1,825	44,445	24.35	+1.3	+7.0	-4.5	+9.4
N. Y.	75,123	5,783,993	74.04	+7	+1.8	+30.4	+48.5
N. C.	3,905	56,629	14.50	+1.0	+2.4	+10.1	+3.0
N. Dak.	692	25,343	36.62	+2.8	+6.1	+9	+14.4
Ohio	31,733	1,473,816	46.44	+2.3	+3.8	+43.0	+46.9
Okl.	7,000 ⁵	16,104,651	(10)	+18.2	(10)	+44.8	
Oreg.	5,426	298,557	55.02	-1.8	+1.9	+22.4	+26.0
Pa.	41,735	112,375,394	55.05	+1.8	+3.4	+48.8	+81.3
R. I.	5,543	315,718	56.98	+6.5	+5.9	+100.5	+152.9
S. C.	5,051	77,371	15.33	+2.0	+2.6	+20.5	+22.2
S. Dak.	599	15,297	25.54	-1.0	+11.5	+12.2	+17.7
Tenn.	1,962	25,517	13.01	-1.5	+3.6	+13.3	+7.1
Tex.	4,500	12,82,000					
Utah	2,060	101,133	49.09	-2.3	-4.3	+16.6	+2.3
Vt.	1,100	34,000					
Va.	4,457	101,006	22.66	+5	+7	+15.6	+19.6
Wash.	13,630	921,285	67.59	+1	+9	+66.2	+90.3
W. Va.	3,917	56,404	22.06	+3.6	+3.4	+7.5	+61.0
Wis.	7,704	364,178	47.27	+3.1	+8.0	+68.7	+103.9
Wyo.	443	20,584	46.47	+3.7	+5.6	+11.9	+13.9

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ Average payment not calculated on base of less than 50 cases; percentage change, on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 10 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Includes cases receiving medical care only.

¹⁰ Excludes estimated duplication between programs; 3,485 cases were aided by county commissioners and 4,829 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

¹¹ Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from weekly to semimonthly payments.

¹² Estimated.

¹³ Estimated on basis of reports from a sample of cities and towns.

Table 21.—Aid to the blind: Recipients and payments to recipients, by State, September 1949¹

State	Num- ber of reci- pi- ents	Payments to recipients		Percentage change from—			
		Total amount	Aver- age	August 1949 in—		September 1948 in—	
				Num- ber	Amount	Num- ber	Amount
Total	91,112	\$4,200,645	\$46.10	+0.7	+2.3	+7.8	+19.9
Total, 47 States ²	72,888	3,474,011	47.06	+8	+2.7	+9.1	+23.7
Ala.	1,325	33,402	25.21	+8	+1.0	+19.3	+36.2
Ariz.	818	51,115	62.49	+1.0	+1.3	+16.9	+27.2
Ark.	1,798	52,384	29.13	+4	+3	+7.7	+48.0
Calif.	9,444	779,081	82.49	+1.6	+1.6	+22.7	+39.4
Colo.	386	21,851	56.01	-5	+7.7	-2.3	+5.6
Conn.	200	10,280	51.40	+4.2	+4.3	+34.2	+54.0
Del.	150	5,932	39.55	-12.3	-13.6	+15.4	+43.5
D. C.	252	11,418	45.31	+2.4	+3.3	+17.2	+14.9
Fla.	3,143	170,963	54.39	+6	+40.6	+7.4	+47.4
Ga.	2,578	68,149	26.43	-1	+8	+8.6	+23.5
Hawaii	89	3,429	38.53	(3)	(3)	(3)	(3)
Idaho	213	10,947	51.39	+2.4	+9	+8.1	+16.1
Ill.	4,538	210,840	46.46	+1	-7	-1.3	+5.2
Ind.	1,853	70,198	37.88	+3	+1.2	-1.9	+4.9
Iowa	1,198	63,590	53.08	+7	+9	-8	+2.5
Kans.	760	39,814	52.39	+5	+1.4	-10.0	+12.0
Ky.	2,132	47,593	22.32	+9	+1.2	+12.3	+34.5
La.	1,721	72,819	42.31	+1.0	+9	+12.4	+15.1
Maine	659	28,156	42.73	+8	+7	-2.2	+23.7
Md.	409	19,088	40.70	+4	+9	+1.7	+13.8
Mass.	1,394	86,285	61.90	+1.5	+2.2	+9.6	+19.9
Mich.	1,741	87,419	50.21	+1.6	+2.7	+13.6	+26.5
Minn.	1,081	61,530	56.02	-1	+2.5	+3.3	+8.4
Miss.	2,608	67,731	25.97	+1.0	+1.5	+10.5	+21.0
Mo.	2,784	111,380	40.00	0	0	+1.4	+15.9
Mont.	402	26,765	54.40	+1.9	+2.2	+8.8	+42.8
Nebr.	585	30,903	52.83	+2.8	+6.9	+12.3	+20.4
Nev.	53	1,674	(3)	(3)	(3)	(3)	(3)
N. H.	318	14,604	45.92	+6	+9	+4.3	+11.3
N. J.	697	37,736	54.14	+6	+9	+9.8	+31.8
N. Mex.	463	16,890	36.48	+1.8	-1.3	+8.7	+14.5
N. Y.	3,847	227,799	59.21	+1.0	+1.1	+7.0	+12.9
N. C.	3,794	117,409	30.95	+5	+1.1	+11.5	+18.6
N. Dak.	118	5,638	47.78	0	-4.0	+1.7	+12.2
Ohio	3,696	163,910	44.35	+1.3	+1.3	+6.7	+18.1
Okl.	2,704	143,880	53.21	+6	+6	+4.8	+21.8
Oreg.	386	21,902	55.74	+1.0	+1.5	-1.5	+7.5
Pa.	15,407	615,600	39.85	+2	(3)	+3.3	+3.9
R. I.	161	8,855	51.89	+1.3	+1.6	+15.8	+29.5
S. C.	1,424	41,155	28.90	+6	+8	+6.7	+46.3
S. Dak.	214	7,534	35.21	+1.9	+1.2	+1.4	+14.4
Tenn.	2,381	87,189	36.62	+1.9	+2.4	+18.2	+25.1
Tex.	6,136	236,710	38.58	-1	-1	+7.5	+18.4
Utah	209	10,505	50.26	+2.0	+6.8	+14.8	+4.2
Vt.	177	6,943	39.23	-1.1	-1.5	-5.3	-3.9
Va.	1,421	40,550	28.54	+7	+1.3	+12.6	+29.4
Wash.	744	58,042	78.01	+8	+6	+10.1	+21.3
W. Va.	936	28,792	30.76	+1.1	+1.1	+7.1	+38.5
Wis.	1,349	62,066	46.01	+7	+1.4	+4.7	+19.0
Wyo.	85	4,732	55.02	(3)	(3)	-18.9	-4.0

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 100 recipients; percentage change, on base of less than 100 cases.

⁴ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁵ Represents statutory monthly pension of \$40 per recipient; excludes payment for other than a month.

⁶ Decrease of less than 0.05 percent.

Table 22.—*Aid to dependent children: Recipients and payments to recipients, by State, September 1949* ¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	August 1949 in—			September 1948 in—		
					Number of—	Amount	Families	Children	Number of—	Amount
Total	559,902	1,423,447	\$40,958,319	\$73.15	+1.5	+1.5	+1.8	+23.5	+22.7	+34.3
Total, 50 States ²	559,854	1,423,336	40,956,471	73.16	+1.5	+1.5	+1.8	+23.5	+22.7	+34.3
Ala.	13,858	37,975	505,527	36.48	-.2	+.5	+.5	+28.0	+28.1	+40.6
Alaska	468	1,129	33,457	71.49	-.6	+.8	+.6	+106.2	+106.8	+358.7
Ariz.	3,344	9,397	291,135	87.06	+2.1	+1.6	+2.0	+28.2	+25.3	+129.4
Ark.	12,402	31,992	314,916	41.52	+3.2	+3.4	+2.9	+29.0	+27.7	+52.5
Calif.	26,337	58,277	3,002,212	113.99	+2.9	+2.6	+3.2	+49.5	+44.0	+54.0
Colo.	5,101	13,996	384,864	75.45	+1.6	+1.8	+3.0	+10.5	+10.6	+7.1
Conn.	3,901	9,344	402,328	103.13	+5.5	+4.9	+2.2	+41.4	+36.4	+50.0
Del.	543	1,603	39,586	72.90	+1.7	+2.0	+2.6	+32.4	+34.0	+34.5
D. C.	1,812	5,493	146,691	80.96	+1.6	+1.9	+2.3	+23.2	+22.3	+22.4
Fla.	23,885	58,393	1,003,868	42.03	+2.0	+2.0	+2.1	+35.0	+34.2	+34.9
Ga.	12,101	31,223	508,903	42.06	+.7	+.7	+11.1	+28.1	+28.7	+45.4
Hawaii	2,693	8,052	242,488	90.04	+10.1	+9.5	+13.1	+76.9	+78.7	+87.6
Idaho	2,228	5,660	215,974	96.94	+1.3	+1.5	+2.4	+17.9	+17.7	+30.9
Ill.	25,610	65,170	2,447,095	95.55	+7	+7	-4.2	+15.7	+15.7	+22.0
Ia.	9,767	24,149	601,994	61.64	+2.0	+1.9	+4.7	+14.3	+13.7	+36.1
Iowa	4,691	12,036	352,096	75.06	-.2	+2	+18.9	+2.7	+2.5	+26.6
Kans.	5,206	13,445	435,402	83.63	+1.0	+1.8	+2.9	+6.4	+8.0	+23.6
Ky.	19,809	49,796	764,505	38.59	+.3	+5	+7	+40.4	+39.2	+44.4
La.	27,091	70,224	1,598,994	59.02	+3.4	+3.5	+3.6	+65.5	+64.4	+77.7
Maine	3,252	8,748	213,976	65.80	(*)	-5	+1	+20.5	+14.3	+3.3
Md.	5,685	17,034	462,407	81.34	+2.4	+2.5	+1.5	+17.2	+16.6	+29.0
Mass.	12,059	29,363	1,345,738	111.60	+1.3	+1.3	+1.1	+16.7	+15.7	+28.1
Mich.	25,521	59,030	2,253,320	88.29	+.9	+1.0	+1.3	+18.4	+16.7	+24.9
Minn.	7,543	19,265	656,538	87.04	+.7	+9	+3.1	+9.5	+9.4	+36.9
Miss.	8,832	24,066	234,530	26.56	+2.6	+2.9	+2.8	+31.0	+33.9	+32.3
Mo.	24,525	62,298	1,307,919	53.33	+1.3	+1.2	+1.2	+17.3	+15.8	+35.5
Mont.	2,128	5,558	166,147	78.08	+1.3	+2.0	+4.7	+11.9	+13.8	+24.5
Nebr.	3,417	8,155	289,792	84.81	+.9	+1.0	+1.3	+8.1	+8.6	+13.3
Nev.	48	111	1,848	(*)	(*)	(*)	(*)	(*)	(*)	(*)
N. H.	1,445	3,660	127,192	88.02	+1.2	+1.5	+2.2	+18.7	+17.7	+27.5
N. J.	5,098	13,103	431,774	84.69	+.1	+.4	+.8	+6.7	+4.6	+10.0
N. Mex.	5,034	12,926	261,895	52.03	+.3	(*)	+2	+7.2	+4.9	+18.8
N. Y.	54,370	125,478	5,848,459	107.57	+.7	+.6	+1.3	+21.4	+20.0	+28.5
N. C.	12,705	35,789	530,840	41.78	+1.0	+.9	+1.5	+34.0	+32.4	+50.1
N. Dak.	1,710	4,588	171,594	100.35	+4	-2	+1.9	+5.4	+4.5	+21.5
Ohio	12,846	34,803	820,766	63.80	+1.8	+1.6	+3.3	+15.5	+14.3	+10.1
Okla.	24,068	60,954	1,253,539	52.08	-.1	-1	+2.3	+1.5	+2.5	+19.0
Oreg.	3,223	8,158	293,215	90.98	+1.3	+1.6	+2.2	+17.6	+16.4	+6.5
Pa.	49,778	128,495	4,592,899	72.27	+2.1	+2.2	+2.8	+24.6	+24.7	+38.4
R. I.	3,482	8,457	298,848	85.83	+3.2	+2.4	+2.8	+25.9	+23.9	+38.8
S. C.	7,732	22,053	226,184	29.18	+1.6	+1.7	+2.1	+22.5	+24.2	+31.2
S. Dak.	2,072	5,116	133,438	64.40	+1.2	+1.5	+2.6	+13.6	+11.6	+56.9
Tenn.	20,352	54,634	981,124	48.21	+2.7	+2.8	+2.8	+25.7	+25.9	+25.1
Tex.	16,915	47,238	771,086	45.59	-.2	-1	-4.6	+13.8	+16.5	+26.1
Utah	3,347	8,594	317,072	94.73	+1.1	+1.5	+1.9	+9.6	+9.0	-3.9
Vt.	867	2,373	46,289	53.39	-2.3	+2.5	-2.0	+4.5	+6.2	+14.4
Va.	6,836	19,387	302,233	44.21	+1.7	+1.5	+1.5	+25.6	+23.9	+30.8
Wash.	11,641	27,611	1,562,400	134.22	+1.8	+2.0	+8	+35.8	+33.8	+82.4
W. Va.	13,691	37,050	722,333	52.76	+2.7	+2.8	+2.6	+22.1	+19.1	+57.7
Wis.	8,334	20,690	794,755	95.36	+.8	+8	+1.7	+12.0	+11.0	+23.1
Wyo.	479	1,308	46,015	96.06	-1.0	-1.7	(*)	+15.7	+14.5	+27.5

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁴ Increase of less than 0.05 percent.

⁵ Average payment not calculated on base of less than 50 families; percentage change on less than 100 families.

⁶ Decrease of less than 0.05 percent.

⁷ Represents approximate amount of fiscal-month authorizations; in some countries only 1 check was issued in the change from monthly to semimonthly payments.